

# BANKING



JOURNAL OF  
THE AMERICAN  
BANKERS  
ASSOCIATION

## INDEX

to Volumes LXV and LXVI No.6

JULY 1972–DECEMBER 1973

This index covers an 18-month period. Future indexes  
will cover one calendar year.



- I GENERAL INDEX BY SUBJECTS..... Page 1
- II AUTHORS AND CONTRIBUTORS..... Page 11
- III GUIDE TO ACTIVITIES AND SERVICES OF  
THE AMERICAN BANKERS ASSOCIATION.... Page 14

# I GENERAL INDEX BY SUBJECTS

	Mo.	Yr.	Pg.		Mo.	Yr.	Pg.		Mo.	Yr.	Pg.
<b>ABA NEWSLETTER</b>				<b>APARTHEID</b>				Issue in Just 7 Weeks—			
ABA NEWSLETTER Monthly	Sept.	'72		Well, What About				A.L. Barnett . . . . .	Jan.	'73	36
See also	Dec.	'73		Apartheid? . . . . .	Dec.	'72	23	How Federal Bank Supervisors			
Part III, Guide to . . .A.B.A.				<b>AUTO FINANCING</b>				Affect Bank Capital—L.S.			
				See				Mayne . . . . .	Dec.	'73	30
<b>ACTUARIES</b>				<b>CONSUMER CREDIT</b>				New Capital for Small			
Actuaries: Who, What and				<b>LOAN POLICY</b>				Banks: How Best to			
Why? . . . . .	Feb.	'73	28					Raise It?—H.L. McColl . . . .	Nov.	'72	50
Checklist: Where to Use an											
Actuary to Build Trust				<b>AUTOMATIC TELLERS</b>				<b>BANK CARDS</b>			
Business—D. Langer . . . . .	Feb.	'73	28	See				See			
<b>ADVERTISING</b>				<b>AUTOMATION</b>				<b>CREDIT CARDS</b>			
Ads Smooth Bank's Shift into								<b>BANK EARNINGS</b>			
"Personal Banking" . . . . .	Aug.	'73	36	<b>AUTOMATION</b>				Officers Explain How C&S			
At Wells Fargo: A New \$3				At Prestobank You Push	April	'73	98	Uses "Target Yield" as			
Package for Customers . . . .	April	'73	26	the Buttons, and Presto! . . .				Lending Benchmark . . . . .	May	'73	46
Bankers Improve their				Can a \$23-million Bank Be				Publisher's Column. . . . .	June	'73	16
Public Image with Localized				Happy With Its Own				Where Auto Financing			
TV Campaign in 3 States . . .	Jan.	'73	54	Computer? This One Is—P.W.	May	'73	33	Is Headed . . . . .	July	'73	25
Forget Savings, This Bank				Fields . . . . .				<b>BANK EXAMINATION</b>			
Tells Customers . . . . .	Nov.	'73	70	Delaware Bank Automates its	Sept.	'72	127	Comptroller To Review			
Have You Met Our Two New				Statement Mailings . . . . .				Exam Procedures—			
Branch Managers? . . . . .	Aug.	'73	38	Four Banks "On-Line"	Sept.	'73	176	R.M.M. McConnell . . . . .	Dec.	'73	8
How To Get the Most Out of				Automatic Tellers . . . . .				How Federal Bank			
New ABA Advertising . . . . .	Sept.	'73	36	Four-part Form Helps				Supervisors Affect Bank			
New York Bank Steps To				"Automate" Loan Process . .	Sept.	'72	124	Capital—L.S. Mayne . . . . .	Dec.	'73	30
its Own New Tune . . . . .	June	'73	68	Letters to the Editor . . . . .	June	'73	20				
Putting Unexpected Treats to				OPEIU Takes On a New				<b>BANK FAILURES</b>			
Work . . . . .	Dec.	'72	42	Windmill: Automation				After Sharpstown. . . . .	Sept.	'72	82
Sweating Out Business for				—A.E. Adams. . . . .	Jan.	'73	10	<b>BANK HOLDING COMPANIES</b>			
a New Mexico Bank . . . . .	May	'73	102	Phoenix Bank Takes Its				See			
Wrapping Up the Loan				Automatic Teller on				<b>HOLDING COMPANIES</b>			
Deal . . . . .	Mar.	'73	22	Tour . . . . .	May	'73	102				
You Don't Have To Be Dead				Product Report . . . . .	May	'73	76	<b>BANK HOLDING COMPANY ACT</b>			
To Love this Trust Department—				Time To Automate the				How BHC-Act Amendments			
L. Huck . . . . .	Feb.	'73	32	Cleaning House?—				Changed the Map of Banking			
Voila! Haute Couture in the				W.M. Adams . . . . .	May	'73	74	in Two Years—F.E. Wrocklage			
Bank's Vault . . . . .	Nov.	'73	70	24-Hour Automatic Tellers:	Feb.	'73	17	& R.M.M. McConnell . . . . .	Dec.	'72	20
See also				How Big a Boom? . . . . .				<b>BANK LEGISLATION</b>			
<b>MARKETING</b>				24-Hour Automatic Tellers				See			
<b>PROMOTION</b>				in 15-Bank Texas				<b>LEGISLATION</b>			
<b>SERVICES</b>				Network . . . . .	Nov.	'72	73	<b>BANK MANAGEMENT</b>			
<b>AGRI-BUSINESS</b>				24-Hour 7-days-a-week				Debate Goes On Over			
How Bankers Fight Rural				Drive-in and Walk-in:				Trust Relationships—			
Decline—M.J. Oster . . . . .	Sept.	'72	52	More and Happier				R.M.M. McConnell . . . . .	Nov.	'73	8
Farmer: "I'd Like To Go				Customers. . . . .	April	'73	88	Exporting U.S. Know-how . . .	July	'72	50
over Acres."—D. Jobman . . .	April	'73	80	Virginia Bank Initiates				Getting the Trust Story Across—			
Just Beginning in Farming:				Around-the-Clock Service . .	Nov.	'72	90	C.J. Hambleton . . . . .	June	'73	53
"The Era of the Money				Where Bank Hours Are				Goal: Smoother Computer			
Manager"—M.J. Oster . . . . .	July	'73	38	Getting Longer—C. Hardy . .	Mar.	'73	32	Services . . . . .	May	'73	35
<b>AGRICULTURAL CREDIT</b>				See				Here's How To Score Higher			
Banker Helps Make a Waste-				<b>COMPUTERS</b>				Next Time—J.A. Webb, Jr. . .	Oct.	'72	24
land Bloom—and a Community				<b>ELECTRONIC DATA PROCESSING</b>				"Manage Your Investment			
Boom—J. Carlson . . . . .	Oct.	'73	66	<b>ELECTRONIC FUNDS TRANSFER</b>				Account as Aggressively			
Bankers Say They're Ready				<b>SYSTEM</b>				as your Loan Accounts"—			
To Finance More Farm				<b>AUTOMOBILES</b>				E.M. Roob . . . . .	April	'73	32
Expansion. . . . .	Sept.	'73	59	Car Leasing Is Full of				Organizing for Marketing—			
Farmer: "I'd Like To Go over				Surprises—R.C. Nichols . . .	April	'73	74	W.H. Tyler . . . . .	Aug.	'73	58
1,000 Acres."—D. Jobman . .	April	'73	80	<b>BANK ACQUISITION</b>				Putting a Big Umbrella Over			
Helping Farm Customers				Barclays' Plan To Buy Long				Credit Collection—W.G.			
Keep Better Records—J.				Island Trust Sparks New				Jacobs . . . . .	Sept.	'73	192
Carlson . . . . .	Nov.	'73	44	"Invasion" Rumors—G.				<b>BANK OPERATIONS</b>			
How Bankers Fight Rural				Schindler & J. Kirk . . . . .	May	'73	36	Bank Investments:			
Decline—M.J. Oster . . . . .	Sept.	'72	52	Florida Bankers: Mergers				Roundtable . . . . .	Mar.	'73	25
Just Beginning in Farming:				In Mind . . . . .	July	'73	31	Banker Appraises the			
"The Era of the Money				Putting a Price on a Country				Pay-off of an On-line			
Manager"—M.J. Oster . . . . .	July	'73	38	Bank—E.L. Swearingen . . .	Nov.	'72	26	Information System—			
New Twist in Loan				Ruling in Greeley Bank				R.H. Rogers . . . . .	Sept.	'72	122
Participation—R.L. Walton . .	Nov.	'72	44	Case Creates New				Case History: How an			
Pioneering a New Source of				Questions—R.M.M. McConnell	April	'73	6	Arizona Bank Tackled			
Funds for Agriculture . . . .	Aug.	'72	52	Suggestions for the Seller . . .	Nov.	'72	26	a "People Problem"—			
U.S. Shunts Farm Lending				<b>BANK CAPITAL</b>				and Won—R.W. Patton . . . .	Sept.	'73	112
to Bankers—J. Carlson . . . .	Mar.	'73	56	Capital Adequacy: How				Clearing Up Logjams in			
<b>AGRICULTURAL OUTLOOK</b>				Can Correspondent Banks				Trust Operations—E.A.			
Farm Outlook: Great in '73				Help? . . . . .	Nov.	'73	23	Ferreira . . . . .	Oct.	'73	48
Better Yet in '74 . . . . .	Oct.	'73	32	"Delayed Convertible				FYI: New Checks . . . . .	Dec.	'73	51
				Debenture"—R. Chaut . . . .	Nov.	'73	88	Goal: Smoother Computer			
				How a Community Bank				Services . . . . .	May	'73	35
				Sold its Own Capital-note				Model Railroad Comes			
								To a Bank . . . . .	Aug.	'73	84

	Mo.	Yr.	Pg.
N.J. Bank Get a New Mailroom. Big Change!	Aug.	'73	84
Putting a Big Umbrella over Credit Collection—W.G. Jacobs	Sept.	'73	192
<b>BANK PROFITS</b>			
Bank Economists Take a Look at 1974	Dec.	'73	23
Do Banks Suffer "Merger Madness"?—T.C. Hagman	Sept.	'73	109
The "Hidden Costs" of Unionism—S.E. Oberman	Sept.	'73	92
How International Operations Contribute to Profitability: Survey	July	'72	23
"I Predict for '73": Roundtable	Jan.	'73	17
<b>BANK PROTECTION ACT, 1968</b>			
Progress Report on ABA's New Bank Protection Manual	July	'73	51
<b>BANK REGULATION</b>			
Fed, FDIC Oppose Giving FTC a Role in Bank Regulation—R.M.M. McConnell	Aug.	'72	6
How Federal Bank Supervisors Affect Bank Capital—L.S. Mayne	Dec.	'73	30
Judge Rules Comptroller Must Explain Rulings—R.M.M. McConnell	Nov.	'72	6
The Structure Package—its Specifics and Prospects—K.O. Flaherty	Nov.	'73	28
See			
<b>BRANCH BANKING</b>			
<b>FEDERAL RESERVE BOARD REGULATIONS—REGULATORY AGENCIES</b>			
<b>BANK SECRECY ACT</b>			
Court Finds Bank Secrecy Act has a Major Flaw—R.M.M. McConnell	Oct.	'72	6
New "Secrecy Act" still Fails to Satisfy Bankers—R.M.M. McConnell	Dec.	'72	6
Opposition to Bank Secrecy Act Gets More Fuel—R.M.M. McConnell	Sept.	'72	10
Senators Hear ABA Ask for More Secrecy Act Safeguards	Sept.	'72	114
<b>BANK TAX ACT</b>			
Congress May Shelve Bank Tax Act for Another Year—R.M.M. McConnell	Sept.	'72	10
<b>BANKING—SOUTH AFRICA</b>			
South Africa: Exporting Gold, Importing U.S. Banking Ideas—J. Asher	Dec.	'72	22
<b>BANKING—U.S.—COLORADO</b>			
Ruling in Greeley Bank Case Creates New Questions—R.M.M. McConnell	Apr.	'73	6
<b>BANKING—U.S.—ILLINOIS</b>			
Chicago Bankers Get Up Early, Speak Out Plainly	Sept.	'73	53
Confrontation on Branch Banking in Illinois: Interview with L.H. Clausen & R.L. Walton	Mar.	'73	30
Illinois Banking Today—J. Asher	Sept.	'73	49
<b>BANKING—U.S.—MASSACHUSETTS</b>			
Congress Warned on Dangers Posed by NOW Accounts—R.M.M. McConnell	Apr.	'73	6

	Mo.	Yr.	Pg.
Massachusetts' NOW Controversy Arrives in Town—R.M.M. McConnell	Mar.	'73	10
<b>BANKING—U.S.—NEW HAMPSHIRE</b>			
Congress Warned on Dangers Posed by NOW Accounts—R.M.M. McConnell	Apr.	'73	6
<b>BANKING—U.S.—NORTH CAROLINA</b>			
Leaders of North Carolina's Largest Banks	Oct.	'73	118
Top Growth Industry in North Carolina Is...Banking!—J. Asher	Oct.	'73	26
<b>BANKING—U.S.—TEXAS</b>			
Focus on Texas: the '72 Banking Scene—J. Asher	Sept.	'72	19
<b>BANKING HOURS</b>			
At Prestobank You Push the Buttons, and Presto!	Apr.	'73	98
Letters to the Editor	May	'73	20
24-Hour Automatic Tellers: How Big a Boom?	Feb.	'73	17
24-Hour Automatic Tellers in 15-Bank Texas Network	Nov.	'72	73
24-Hour 7-days-a-week Drive-in and Walk-in: More and Happier Customers	Apr.	'73	88
Virginia Bank Initiates Around-the-Clock Service	Nov.	'72	90
Where Bank Hours Are Getting Longer—C. C. Hardy	Mar.	'73	32
See also			
<b>WORK HOURS</b>			
<b>BANKING OUTLOOK</b>			
How to Anticipate Consumerism's Coming Threat to Banking—P. Kotler	Jan.	'73	20
"I Predict for '73": Roundtable	Jan.	'73	17
<b>BANKS—SOCIAL RESPONSIBILITY</b>			
Anti-shoplift Campaign Makes a Hit in Spokane	Apr.	'73	26
Bank of Hawaii Becomes Bookseller for Charity	Mar.	'73	82
Bank-City Team Brings Health to the Doorstep	Sept.	'73	128
Enhancing Community Life—C.C. Hardy	Dec.	'72	17
How To Size Up Requests for Charity—L.R. Hardwick	June	'73	38
NCNB Puts a Roof over Four Deserving Families	April	'73	96
Teaming Up with 4-H—P.H. Nason	Nov.	'72	98
UCB Has Cut-rate Loans to Help "Clear the Air"	April	'73	26
"You Can't Go Wrong Investing in your Community's Future"—R.D. Knight, Jr.	Oct.	'73	90
<b>BONDS</b>			
Why Long-term Bond Yields Should Decline Soon...But Probably Won't—P.S. Nagan	Aug.	'72	8
<b>BONDS—MUNICIPAL</b>			
Current Tax-exempt Market Gives Investment Officers a New Puzzle—P.S. Nagan	Oct.	'72	12
The Move to Tax Tax-exempt Faces a Showdown in Congress Next Year—P.S. Nagan	Sept.	'72	6
<b>BRANCH BANKING</b>			
All-TV Banking Catches On—M.O'Neal	Sept.	'72	38
Confrontation on Branch Banking in Illinois: Interview with L.H. Clausen & R.L. Walton	Mar.	'73	30

	Mo.	Yr.	Pg.
Illinois Banking Today—J. Asher	Sept.	'73	49
NLRB Says Unions May Organize a Branch Bank—A.E. Adams	July	'72	6
S&L's To Be Permitted Limited-service Branches—R.M.M. McConnell	Sept.	'72	120
The Ten Commandments of Branching—C.E. Steichen	May	'73	54
To Branch or Not To Branch? (Illinois)	Sept.	'73	54
<b>BREAD</b>			
See			
<b>FILMS—A.B.A.</b>			
<b>BUDGET CUTS</b>			
See			
<b>FISCAL POLICY</b>			
<b>BUILDINGS</b>			
Bank in the Round Fits a Cramped Space (Bank of Spring Green, Wis.)	Aug.	'73	80
"Big-pencil" Design Saves Space Below (Nat'l. Bank of Commerce, Seattle)	June	'73	90
Branch Designed To Grow with its Area (First Nat'l. Bank, Mobile, Ala.)	Aug.	'73	81
Facelift Helps Bank Hold its Location (Charter Oak Bank & Trust, Hartford, Conn.)	June	'73	91
Hand-hewn Look Reflects "The Old West" (Bank of Idaho, Boise)	Aug.	'73	81
Long Island Bank Has its Own Barn-raising (Long Island Trust Co.)	Aug.	'73	81
Louisiana Bank Keeps "Old South" Style (Tri-Parish Bank & Trust, Eunice, La.)	June	'73	91
Missouri Bank Makes Customer Access Easy (Bank of Springfield)	Aug.	'73	81
Planning a New Building by Computer—R.E. Rogers	May	'73	52
Redwood Bank Builds a Redwood Bank (Vallejo, Calif.)	June	'73	90
The Ten Commandments of Branching—C.E. Steichen	May	'73	54
"TexArkLa" Area To Get New-image Bank (First Nat'l. Bank of Shreveport)	Aug.	'73	80
UCB Building Is a Nighttime Showcase (United Calif. Bank, Los Angeles)	Aug.	'73	80
Valley National Opens New 3-Winged Tower (Phoenix, Ariz.)	Aug.	'73	80
<b>BUSINESS CONDITIONS</b>			
Analysts See Interest Rates Rising Until Mid-year, Then Drifting Down—P.S. Nagan	May	'73	16
Bank Economists Take a Look at 1974	Dec.	'73	23
Business Booms, Controls Diminish, Forecasters Switch to Up-Up-Up—P.S. Nagan	Feb.	'73	10
Interest Rates Seen Holding Steady as Fears of '73 Credit Crunch Fade—P.S. Nagan	Dec.	'72	10
Many Analysts See The Stock Market Ready To Turn—P.S. Nagan	July	'73	16
Recession Fears Decline, But the Energy Crisis Keeps Money Markets Edgy—P.S. Nagan	Dec.	'73	12

	Mo.	Yr.	Pg.
Upward Pressure on Interest Rates May Be Easing Soon—P.S. Nagan . . .	June	'73	10
Wall Street Expects a Short-term Rally but then the Arguments Start—P.S. Nagan . . . . .	April	'73	10
Why the Stock Market Hasn't Kept Pace with 1972's Business Upturn—P.S. Nagan . . . . .	Nov.	'72	14

**CALENDAR**  
CALENDAR . . . . . Monthly

<b>CAPITAL GAINS</b>			
The Case Against Capital Gains as Part of the Income of Trust Funds—S.H.F. Goldstein . . . . .	Sept.	'73	86

<b>CERTIFICATE OF DEPOSIT</b>			
Original Issue Discount . . . . .	Dec.	'73	16

<b>CHARITABLE CONTRIBUTIONS</b>			
How To Size Up Requests For Charity—L.R. Hardwick .	June	'73	38

<b>CHECK CREDIT</b>			
Adding "Accessories" to Checking Accounts—J.L. Smith & R.A. Huss . . . . .	April	'73	30
Letters to the Editor . . . . .	May	'73	20

<b>CHECKING ACCOUNTS</b>			
Adding "Accessories" to Checking Accounts—J.L. Smith & R.A. Huss . . . . .	April	'73	30
The Amazing Growth of "Free Checking"—D.H. Jones & M.G. Mathis . . . . .	Oct.	'73	24
Bankers Debate Free Checking—J.W. Kizzia . . . . .	July	'72	27
Check Data Retrieval Averages 30 Seconds . . . . .	Nov.	'73	76
Free Checking Holds Firm in Two Big Markets As New Outbreaks Diminish—J.W. Kizzia . . . . .	Aug.	'73	25
How Third-Party-Payment Devices Are Spreading Across the U.S.—M. Mathis .	June	'73	76
Letters to the Editor . . . . .	May	'73	20
Roundtable Opinions: On "Free" Checking . . . . .	Aug.	'72	20
Where (and how) Thrift Institutions are Moving into Third-party Payments—M.G. Mathis . . . . .	Oct.	'72	28

<b>CHECKLESS BANKING</b>			
The Case for Own-Your-Own (Terminal)—J.S. Reed . . . .	Oct.	'72	20
The Case for Shared Terminals—J.E. Brown . . . .	Oct.	'72	20

<b>CHECKS-CLEARANCE</b>			
Correspondent Banking: Special Report . . . . .	Nov.	'72	19
Debate over Fed Regs D&J Stays Lively—R.M.M. McConnell . . . . .	Jan.	'73	6
Fed's Mitchell Says Expanding RCPs Are Doing Well—and getting Better—R.M. McConnell . . . . .	May	'73	30
Impact of D&J Changes on Correspondent Banking—R.E. Knight . . . . .	Nov.	'73	26
Latest Report on Regional Check-Processing Centers . .	Nov.	'73	92

**COMMERCIAL LENDING**  
See  
LOANS-COMMERCIAL

<b>COMMERCIAL PAPER</b>			
Pioneering a New Source of Funds for Agriculture . . .	Aug.	'72	52

<b>COMMUNITY BANKING</b>			
Banker Helps Make a Wasteland Bloom—and a Community Boom—J. Carlson . . . . .	Oct.	'73	66
Capital Adequacy: How Can Correspondent Banks Help? . . . . .	Nov.	'73	23
A Community Banker's View (of correspondent banking)—W. White . . . . .	Nov.	'72	24
Helping a Town Come Back to Life—D. Jobman . .	Dec.	'72	28
How a Community Bank Sold its Own Capital-note Issue in Just 7 Weeks—A.L. Barnett . . . . .	Jan.	'73	36
How Correspondents Look at Loan Participations . .	Feb.	'73	20
New Light on Today's Correspondent Banking Market—R.A. Lyon . . . . .	Nov.	'73	30
New Twist in Loan Participation—R.L. Walton .	Nov.	'72	44
Putting a Price on a Country Bank—E.L. Swearingen . . . . .	Nov.	'72	26
What Community Bankers Say about their Business Today and Tomorrow . . .	Oct.	'72	22

<b>COMMUNITY DEVELOPMENT</b>			
Banker Helps Make a Wasteland Bloom—and a Community Boom—J. Carlson	Oct.	'73	66
Banker Helps Pump New Life Into Downtown . . . .	Feb.	'73	74
Enhancing Community Life—C.C. Hardy . . . . .	Dec.	'72	17
Helping a Town Come Back to Life—D. Jobman . .	Dec.	'72	28

<b>COMMUNITY RELATIONS</b>			
Bank Aids "Y" Program, Gains the People's Trust . .	May	'73	104
Bank's Fish Fair Reels In 3,000 Kids . . . . .	Nov.	'73	70
Industrial Commission: Great Place for a Banker—P.P. Lubertazzi . . . . .	Aug.	'72	49
Iowa Bank Plots Against the High Cost of Food . . .	June	'73	66
Junior Board of Directors? Yes! . . . . .	Apr.	'73	38
Moving In? Lost? This Bank Has All the Answers . .	Feb.	'73	76
Re-survey of Banks' Public Image Shows Demand for Quality Service . . . . .	Oct.	'72	25

<b>COMPENSATING BALANCES</b>			
SEC Requires Disclosure of Compensating Balances—R.M.M. McConnell . . . . .	Dec.	'73	8
Tailored Lending Fee Recommended as a Way to "Unbundle" Credit—L.L. Bryan & S. Clark . . .	Oct.	'73	106

<b>COMPETITION</b>			
Barclays' Plan to Buy Long Island Trust Sparks New "Invasion" Rumors—G. Schindler & J. Kirk . . .	May	'73	36
How Third-Party-Payment Devices Are Spreading Across the U.S.—M.G. Mathis . . . .	June	'73	76
Justice Brings New "Potential Competition" Case—R.M.M. McConnell . . . . .	Aug.	'72	6
Justice Sticks to Theory of Potential Competition . .	Sept.	'73	145

Ruling in Greeley Bank Creates New Questions—R.M.M. McConnell . . . . .	Apr.	'73	6
The Ten Commandments of Branching—C.E. Steichen . .	May	'73	54
What NOW Account Battle Is all About—R.M.M. McConnell . . . . .	June	'73	29
Where (and how) Thrift Institutions are Moving into Third-party Payments—M.G. Mathis . . . . .	Oct.	'72	28

<b>COMPTROLLER OF THE CURRENCY</b>			
A Banker's Guide to Washington . . . . .	Apr.	'73	43
Comptroller To Review Exam Procedures—R.M.M. McConnell . . . . .	Dec.	'73	8

**COMPUTER OUTPUT MICROFILM (COM)**  
See  
MICROFORMS

<b>COMPUTERS</b>			
Bank Investments: Roundtable . . . . .	Mar.	'73	25
Bank "Visualizes" its Computer's Output . . . . .	Dec.	'72	55
Can a \$23-million Bank Be Happy With Its Own Computer? This One Is—P.W. Fields . . . . .	May	'73	33
Charge-card Networks Are Working: Progress Report—M. O'Neal	Sept.	'73	116
Check Data Retrieval Averages 30 Seconds . . . . .	Nov.	'73	76
Computer Helps BA Manage \$2 Billion . . . . .	May	'73	66
Four Common Sense Rules—O.W. Jones . . . . .	June	'73	35
Goal: Smoother Computer Services . . . . .	May	'73	35
Helping Farm Customers Keep Better Records—J. Carlson . . . . .	Nov.	'73	44
Letters to the Editor . . . . .	June	'73	20
Master Computer Files Are Growing in Number . . . . .	May	'73	72
Planning a New Building by Computer—R.E. Rogers	May	'73	52
Portfolio Performance Monitored by Computer . .	Sept.	'72	135
Product Report . . . . .	May	'73	76
What To Do To Keep Light Fingers Off a Bank's Computer—D.B. Parker . . .	June	'73	34
With a Mag-stripe Card, Computer Is Its Own Watchdog . . . . .	Nov.	'73	104
Word Processing Boosts Output for Bank Lawyers—R.J. Marquard . . . . .	Sept.	'73	40

See also  
**AUTOMATION**  
**ELECTRONIC DATA PROCESSING**  
**ELECTRONIC FUNDS TRANSFER SYSTEM**  
**VOICE RESPONSE SYSTEM**

<b>CONFERENCE OF STATE BANK SUPERVISORS</b>			
A Banker's Guide to Washington . . . . .	Apr.	'73	43

<b>CONFERENCES</b>			
ABA International Monetary Conference; photos . . . . .	July	'73	38
ABA National Instalment Credit Conference, Dallas . .	July	'73	25
Export Financing Workshop Columbus, Ohio—C.C. Hardy . . . . .	July	'72	19
See also A.B.A.—General			



	Mo.	Yr.	Pg.
<b>CONGRESSIONAL BANKING &amp; FINANCE COMMITTEES</b>			
A Banker's Guide to Washington . . . . .	Apr.	'73	43
<b>CONSUMER CREDIT</b>			
Adding "Accessories" to Checking Accounts—J.L. Smith & R.A. Huss . . . . .	Apr.	'73	30
The Arithmetic of Longer-Term Auto Loans—R.E. Wrocklage . . . . .	July	'73	76
Eurocheque is Europe's All-purpose Credit . . . . .	Apr.	'73	82
Florida Bank Has a New Model for Auto Loans . . . . .	June	'73	68
Roundtable Opinions: On Consumerism . . . . .	Aug.	'72	20
Simple Interest Plans Are Getting more Attention from Banks. Why?—J.D. Batt & A.R. Ettman . . . . .	Oct.	'73	52
Take a New Look at Women Borrowers—R.M.M. McConnell . . . . .	Aug.	'73	26
What's Ahead for RVs?—M. O'Neal . . . . .	Nov.	'73	54
What's New in Consumer Credit?—J.L. Smith . . . . .	Mar.	'73	44
Where Auto Financing Is Headed . . . . .	July	'73	25
<b>CONSUMER EDUCATION</b>			
Chase Offers Its Credit Education Kit Nationally . . . . .	Sept.	'73	142
<b>CONSUMER MOVEMENT</b>			
See			
<b>CONSUMERISM</b>			
<b>CONSUMERISM</b>			
Bankers Get New Warnings On "Consumerism"—R.M.M. McConnell . . . . .	Aug.	'73	8
Consumerism Marks 1972 State Banking Legislation . . . . .	Feb.	'73	53
Consumers Find a Friend In A Denver Bank's Lobby . . . . .	July	'73	20
Enhancing Community Life—C.C. Hardy . . . . .	Dec.	'72	17
How to Anticipate Consumerism's Coming Threat to Banking—P. Kotler . . . . .	Jan.	'73	20
What's New in Consumer Credit?—J.L. Smith . . . . .	Mar.	'73	44
<b>CONTESTS</b>			
Contest to Predict Dow-Jones Average Is Expanded . . . . .	Feb.	'73	32
Sales Contests: Do Their Gains Last? . . . . .	Apr.	'73	24
<b>CONTROLS</b>			
See			
<b>WAGE-PRICE CONTROLS</b>			
<b>CONVENTIONS</b>			
See			
<b>CONFERENCES</b>			
A.B.A.—General			
<b>CORRESPONDENT BANKING</b>			
Boston Bank Quitting EDP Services To Correspondents . . . . .	July	'73	66
Capital Adequacy: How Can Correspondent Banks Help? . . . . .	Nov.	'73	23
A City Correspondent Banker's View (of correspondent banking)—D. Sullivan . . . . .	Nov.	'72	25
A Community Banker's View (of correspondent banking)—W. White . . . . .	Nov.	'72	24
Correspondent Banking: Special Report . . . . .	Nov.	'72	
	Dec., '72	Feb., '73	
	Nov. '73	Mar., '73	

	Mo.	Yr.	Pg.
<b>Correspondent Communications . . . . .</b>	Dec.	'72	46
The "Delayed Convertible Debenture"—R. Chaut . . . . .	Nov.	'73	88
How Correspondents Look at Loan Participations . . . . .	Feb.	'73	20
How Major Correspondent Banks Rank In Size of Domestic Balances . . . . .	Dec.	'73	46
How to Compensate Correspondents? . . . . .	Mar.	'73	60
Impact of D&J Changes on Correspondent Banking—R.E. Knight . . . . .	Nov.	'73	26
Impact of Holding Companies on Correspondent Banking . . . . .	Feb.	'73	60
New Capital for Small Banks: How Best to Raise It?—H.L. McColl . . . . .	Nov.	'72	50
New England Banks Disturbed by Fed's NOW-account Plans . . . . .	Nov.	'73	86
New Light on Today's Correspondent Banking Market—R.A. Lyon . . . . .	Nov.	'73	30
New Twist in Loan Participation—R.L. Walton . . . . .	Nov.	'72	44
Planning First Nationwide Seminar for Correspondent Banking Professionals . . . . .	Oct.	'72	64
Putting a Price on a Country Bank—E.L. Swearingen . . . . .	Nov.	'72	26
<b>COUNTRY BANKS</b>			
See			
<b>COMMUNITY BANKING</b>			
<b>CREDIT</b>			
Wille Asks End to Anti-Woman Credit Bias—R.M.M. McConnell . . . . .	Dec.	'73	8
<b>CREDIT CARDS</b>			
Adding "Accessories" to Checking Accounts—J.L. Smith & R.A. Huss . . . . .	Apr.	'73	30
The Case for Own-Your-Own (Terminal)—J.S. Reed . . . . .	Oct.	'72	20
The Case for Shared Terminals—J.E. Brown . . . . .	Oct.	'72	20
Charge-card Networks Are Working: Progress Report M. O'Neil . . . . .	Sept.	'73	116
Mag Stripe Cards: "Still the Answer" . . . . .	May	'73	100
Marketing the Bank Card to Users and Non-users—R.W. Haas & J.T. Plummer . . . . .	Sept.	'72	23
New "Jobs" Ahead for Bank Cards—C.A. Elfrank . . . . .	Sept.	'73	115
Taxation of Credit Card Start-up Costs . . . . .	Dec.	'73	16
What Happened When a Delaware Bank Put Photos on its Credit Cards?—A.S. Gray . . . . .	Sept.	'72	92
<b>CREDIT UNIONS</b>			
How Third-Party-Payment Devices Are Spreading Across the U.S.—M.G. Mathis . . . . .	June	'73	76
New Competitive Stance Seen for Credit Unions—R.M.M. McConnell . . . . .	Nov.	'72	81
What NOW Account Battle Is All About—R.M.M. McConnell . . . . .	June	'73	29
Where (and how) Thrift Institutions are Moving into Third-party Payments—M.G. Mathis . . . . .	Oct.	'72	28

	Mo.	Yr.	Pg.
<b>CRIME</b>			
ABA Enlists Aid of Police Chiefs, photo . . . . .	Jan.	'73	28D
Four Common Sense Rules—O.W. Jones . . . . .	June	'73	35
Progress Report On ABA's New Bank Protection Manual . . . . .	July	'73	51
What To Do To Keep Light Fingers Off a Bank's Computer—D.B. Parker . . . . .	June	'73	34
<b>CURRENCY</b>			
How Floating Currency-Exchange Rates Are Affecting Banking: Roundtable . . . . .	June	'73	32
<b>CUSTOMER RELATIONS</b>			
Bank Urges Customers to Phone Ideas, Complaints, Questions . . . . .	Sept.	'72	50
Customers Say O.K. To "Informal Attire" . . . . .	Nov.	'73	18
Forgetfulness Costs \$5 at First Pennsylvania . . . . .	June	'73	68
How to Anticipate Consumerism's Coming Threat to Banking—P. Kotler . . . . .	Jan.	'73	20
LaSalle Total Teller Pays Customer a Bonus . . . . .	Aug.	'73	40
Man In a Glass Cage Is a Branch Manager . . . . .	Nov.	'73	18
Marketing: Special Report—C.G. Jelliffe . . . . .	Aug.	'73	19
Re-Survey of Banks' Public Image Shows Demand for Quality Service . . . . .	Oct.	'72	25
What Happened to Letter Writing?—C.W. Fishbaugh . . . . .	May	'73	114
"Your Man at the Bank"—R.A. Kirk . . . . .	Aug.	'72	36
<b>DELAYED CONVERTIBLE DEBENTURE</b>			
See			
<b>BANK CAPITAL</b>			
<b>DEPOSITS</b>			
Marketing: Special Report—C.G. Jelliffe . . . . .	Aug.	'73	19
Postal Service Moving Deposits out of 4,600 Banks—R.M.M. McConnell . . . . .	Dec.	'72	6
Q: How Could a New Bank Quintuple its Deposits in 18 Months—at a Profit?—J.C. Murphy . . . . .	Oct.	'72	56
<b>DIRECTORS</b>			
AIB Has New Help for Bank Directors . . . . .	June	'73	22
Junior Board of Directors? Yes! . . . . .	Apr.	'73	30
<b>DISCOUNT WINDOW</b>			
See			
<b>MONETARY POLICY</b>			
<b>DISCRIMINATION IN EMPLOYMENT</b>			
See			
<b>EMPLOYMENT-NON DISCRIMINATION</b>			
<b>DOW-JONES AVERAGE</b>			
Contest to Predict Dow-Jones Average Is Expanded . . . . .	Feb.	'73	32
<b>DRIVE-IN BANKING</b>			
New Orleans Bank Places Drive-in Tellers Upstairs . . . . .	May	'73	67
24-Hour, 7-days-a-week Drive-in and Walk-in: More and Happier Customers . . . . .	Apr.	'73	88
<b>ECONOMIC OUTLOOK</b>			
Bank Economists Take a Look at 1974 . . . . .	Dec.	'73	23
Government Borrowing Won't Really Shrink Much this Year. Here's Why—P.S. Nagan . . . . .	Mar.	'73	6

	Mo.	Yr.	Pg.
"I Predict for '73": Roundtable . . . . .	Jan.	'73	17
Wall Street Expects a Short-term Rally but then the Arguments Start—P.S. Nagan . . . . .	Apr.	'73	10
What's Ahead? Money-Market Experts Don't See Eye-to-eye—P.S. Nagan . . . . .	Jan.	'73	8
<b>ECONOMIC POLICY</b>			
Presidential Candidates' Economic Views Set Forth for Bankers. . . . .	Oct.	'72	68
Stults to Burns: Limit Inflation Three Ways—R.M.M. McConnell . . . . .	Sept.	'72	118
<b>EDUCATION</b>			
Games & Puzzles: New Way to Teach Basic Economics . . . . .	Dec.	'72	26
Junior Board of Directors? Yes! . . . . .	Apr.	'73	30
<b>EFTS</b>			
See			
<b>ELECTRONIC FUNDS TRANSFER SYSTEM</b>			
<b>ELECTRONIC DATA PROCESSING</b>			
Boston Bank Quitting EDP Services To Correspondents . . . . .	July	'73	66
Can a \$23-million Bank Be Happy With Its Own Computer? This one Is—P.W. Fields . . . . .	May	'73	33
The Case for Own-Your-Own (Terminal)—J.S. Reed . . . . .	Oct.	'72	20
The Case for Shared Terminals—J.E. Brown . . . . .	Oct.	'72	20
Leasing CPU from Third Party Saves BHC 50% . . . . .	Sept.	'73	40
See also			
<b>AUTOMATION</b>			
<b>COMPUTERS</b>			
<b>ELECTRONIC FUNDS TRANSFER SYSTEM</b>			
<b>ELECTRONIC FUNDS TRANSFER SYSTEM</b>			
Electronic Funds Transfer is Coming—R.F. Clayton . . . . .	Sept.	'72	42
Fed's Mitchell Says Expanding RCPs Are Doing Well and Getting Better—R.M.M. McConnell . . . . .	May	'73	30
Justice Stand on Shared Terminals Threatens EFTS—R.M.M. McConnell . . . . .	June	'73	8
Misconceptions Impede a Start Toward Electronic Funds Transfer—C.C. Smith . . . . .	Oct.	'73	95
Wells Fargo Smooths Federal Funds Transfer . . . . .	Sept.	'73	44
<b>EMBEZZLEMENT</b>			
See			
<b>CRIME</b>			
<b>EMPLOYEE BENEFIT PLANS</b>			
See			
<b>NONWAGE PAYMENTS</b>			
<b>EMPLOYEE RELATIONS</b>			
Case History: How an Arizona Bank Tackled a "People Problem"—and Won—R.W. Patton . . . . .	Sept.	'73	112
Employees Unhappy? Try "Redesigning" the Job—A.E. Adams . . . . .	Mar.	'73	12
Two Banks Try New Ways To Boost Productivity—A.E. Adams . . . . .	June	'73	14
<b>EMPLOYEES-WOMEN</b>			
Agency Says Women just Don't Stand a Chance—A.E. Adams . . . . .	Nov.	'72	8
Court Tightens "Equal Pay" Rules—A.E. Adams . . . . .	Aug.	'72	14

	Mo.	Yr.	Pg.
Equal Pay Act Reaches into the Executive Suite—A.E. Adams . . . . .	Sept.	'72	134
Facts and Myths on the U.S. "Womanpower" Pool—A.E. Adams . . . . .	Dec.	'72	62
<b>EMPLOYMENT</b>			
New Guides to Aid Bank Personnel Officers. . . . .	Mar.	'73	78
OPEIU Takes on a New Windmill: Automation—A.E. Adams . . . . .	Jan.	'73	10
<b>EMPLOYMENT-NON DISCRIMINATION</b>			
AFL-CIO Doesn't Like the Way Civil Rights Laws Are Enforced—A.E. Adams . . . . .	Dec.	'73	20
Agency Says Women just Don't Stand a Chance—A.E. Adams . . . . .	Nov.	'72	8
Another Study Raps Bank Hiring, Promotions—A.E. Adams . . . . .	Dec.	'72	8
Anti-bias Complaints Out-run Enforcements—A.E. Adams . . . . .	June	'73	14
Banks' Anti-Bias Record: Good. Bad.—A.E. Adams . . . . .	Aug.	'73	10
Banks Score Highest on Minority Hiring—R.M.M. McConnell . . . . .	Sept.	'72	120
Civil Rights' Laws Gets Added Funds—A.E. Adams . . . . .	Feb.	'73	8
Court Tightens "Equal Pay" Rules—A.E. Adams . . . . .	Aug.	'72	14
Equal Pay Act Reaches Into the Executive Suite—A.E. Adams . . . . .	Sept.	'72	134
Making a Federal Case Out of Job Promotions—A.E. Adams . . . . .	Nov.	'72	8
Minorities Get More Bank Help . . . . .	Nov.	'72	80
Sizing Up The Future of Women In Banking—K.A. Archibald . . . . .	July	'73	28
Tip: Check your Over-40 Hiring Performance . . . . .	Apr.	'73	14
Tough New Anti-Discrimination Rules Set—A.E. Adams . . . . .	July	'73	10
Treasury Proposes New Minority Hiring Goals—A.E. Adams . . . . .	Oct.	'73	92
Two Banks in Texas Win Equal-Pay-Act Cases—A.E. Adams . . . . .	Apr.	'73	106
Two New Things You Ought to Know About Anti-bias—A.E. Adams . . . . .	Jan.	'73	52
What the Latest Federal Anti-bias Rules Say . . . . .	Apr.	'73	14
What The New Employee-test Rules Say—A.E. Adams . . . . .	Nov.	'73	10
<b>ENVIRONMENTAL LOAN PROGRAM</b>			
Bank Offers Low-Cost Loans to Fight Noise . . . . .	Nov.	'73	18
UCB Has Cut-rate Loans to Help "Clear the Air" . . . . .	Apr.	'73	26
<b>EQUAL EMPLOYMENT OPPORTUNITY COMMISSION</b>			
Anti-bias Complaints Outrun Enforcements—A.E. Adams . . . . .	June	'73	14
<b>EQUAL PAY ACT</b>			
Clearing Up Those Equal-Pay-Act Questions—A.E. Adams . . . . .	Feb.	'73	8
<b>EQUIPMENT</b>			
Banker Appraises the Pay-off of an On-line Information System—R.H. Rogers . . . . .	Sept.	'72	122
Product Report . . . . .	May	'73	76
Model Railroad Comes To A Bank . . . . .	Aug.	'73	84
New Products . . . . .	Monthly		

	Mo.	Yr.	Pg.
<b>EUROCHEQUE</b>			
See			
<b>CONSUMER CREDIT</b>			
<b>EXCHANGE RATES</b>			
How Floating Currency-Exchange Rates Are Affecting Banking: Roundtable . . . . .	June	'73	32
Medium-Sized Bank in Small Indiana City Tells the Effects of Exchange-rate Shifts . . . . .	June	'73	84
<b>EXPORT FINANCE</b>			
First Export Financing Workshop, Columbus, Ohio . . . . .	July	'72	19
International Banking: Small-and Medium-sized Inland Banks—C.C. Hardy . . . . .	July	'72	19
U.S. Seeks Larger Role for Banks in Boosting Exports—C. Gardner . . . . .	July	'72	14
<b>EXPORT-IMPORT</b>			
<b>BANK OF THE UNITED STATES</b>			
How Exim Helps Commercial Banks—J.C. Clark . . . . .	July	'72	52
<b>EXPORT TRADE-US.</b>			
ABA Plans New Trade Mission . . . . .	Mar.	'73	83
'72 Trade Mission Visits 3 Countries . . . . .	July	'72	51
<b>FEDERAL AGENCIES</b>			
A Banker's Guide to Washington . . . . .	Apr.	'73	43
<b>FEDERAL DEPOSIT INSURANCE CORPORATION</b>			
After Sharpsstown . . . . .	Sept.	'72	82
A Banker's Guide to Washington . . . . .	Apr.	'73	43
FDIC Rebuffed in Merger Case—S. Strachan . . . . .	Sept.	'72	34
<b>FEDERAL FINANCING BANK</b>			
Upward Pressure on Interest Rates May Be Easing Soon—P.S. Nagan . . . . .	June	'73	10
<b>FEDERAL HOME LOAN BANK BOARD</b>			
Variable-rate Mortgage Plan Proposed for S&Ls—R.M.M. McConnell . . . . .	Nov.	'72	81
<b>FEDERAL RESERVE BOARD</b>			
A Banker's Guide to Washington . . . . .	Apr.	'73	43
The Two New Men at the Fed—J.R. Sullivan . . . . .	Sept.	'72	28
<b>FEDERAL RESERVE BOARD-REGULATIONS</b>			
Debate over Fed Regs D&J Stays Lively—R.M.M. McConnell . . . . .	Jan.	'73	6
Effects of First Two Months of Regs. D&J—R.E. Knight . . . . .	Feb.	'73	23
FYI: Quoting Interest Rates . . . . .	Dec.	'73	51
Fed Postpones Plans to Change Regs D and J—R.M.M. McConnell . . . . .	Oct.	'72	6
Fed Sets a Date—September 21—as a New "D-Day" for Banks—C. Gardner . . . . .	July	'72	54
Impact of D&J Changes on Correspondent Banking—R.E. Knight . . . . .	Nov.	'73	26

	Mo.	Yr.	Pg.
New Survey: How Banks Have Reacted to Changes in Reg. Q	Sept.	'73	60
Roundtable: Effect of Changes in Regs D&J	Nov.	'72	20

#### FEDERAL RESERVE SYSTEM

Fed's Mitchell Says Expanding RCPs Are Doing Well—and Getting Better—R.M.M. McConnell	May	'73	30
Important Changes Ahead for the Discount Window—W. Lindow	Jan.	'73	29
New England Banks Disturbed by Fed's NOW-account Plans	Nov.	'73	86

#### FINANCIAL INSTITUTION ACT, 1973

The Structure Package—its Specifics and Prospects—K.O'Flaherty	Nov.	'73	28
--	------	-----	----

#### FINANCIAL REFORM

Banking Reform: Will it be Nixon or Patman Style?—R.M.M. McConnell	Sept.	'73	10
The Structure Package—its Specifics and Prospects—K. O'Flaherty	Nov.	'73	28
Structure Proposals	Dec.	'73	16
3 Blueprints for Financial Reform	Sept.	'73	63
Treasury Officials Assess the Reaction to Structure "Package": interview with W.E. Simon & W.H. Beasley III	Oct.	'73	100

#### See also HUNT COMMISSION

#### FISCAL POLICY

Government Borrowing Won't Really Shrink Much this Year. Here's Why—P.S. Nagan	Mar.	'73	6
U.S. Shunts Farm Lending to Bankers—J. Carlson	Mar.	'73	56
What's Ahead? Money-market Experts Don't See Eye-to-eye—P.S. Nagan	Jan.	'73	8

#### FOCUS ON EMPLOYEE RELATIONS

FOCUS ON EMPLOYEE RELATIONS	Monthly
-----------------------------	---------

#### FOCUS ON INVESTMENTS

FOCUS ON INVESTMENTS	Monthly
----------------------	---------

#### FOCUS ON OPERATIONS

FOCUS ON OPERATIONS	Sept. '72 Nov. '72 May '73 Aug. '73 Nov. '73
---------------------	--

#### FOCUS ON WASHINGTON

FOCUS ON WASHINGTON	Monthly
---------------------	---------

#### FOCUS ON TAXES

FOCUS ON TAXES	Dec. '73
----------------	----------

#### FORECASTS

Here's A Bank's Successful Annual Forecast That Pulls No Punches	July '73	72
--	----------	----

#### FOREIGN BANKING

Barclays' Plan To Buy Long Island Trust Sparks New "Invasion" Rumors—G. Schindler & J. Kirk	May	'73	36
---	-----	-----	----

#### FOREIGN TRADE

See EXPORT TRADE-U.S.
--------------------------

#### FOUNDATION FOR FULL SERVICE BANKS

Foundation's Dues to Taper Off as its Program Merges with ABA	Oct.	'72	25
---	------	-----	----

#### FRINGE BENEFITS

See NONWAGE PAYMENTS
-------------------------

#### FULL SERVICE BANKS

Bankers Improve Their Public Image with Localized TV Campaign in 3 States	Jan.	'73	54
Re-survey of Banks' Public Image Shows Demand for Quality Service	Oct.	'72	25

#### GNP

See GROSS NATIONAL PRODUCT
-------------------------------

#### GOLD

South Africa: Exporting Gold, Importing U.S. Banking Ideas—J. Asher	Dec.	'72	22
---	------	-----	----

#### GROSS NATIONAL PRODUCT

Bank Economists Take a Look at 1974	Dec.	'73	23
"I Predict for '73": Roundtable	Jan.	'73	17

#### HOLDING COMPANIES

BHCs Get Word on Owning Consulting Companies: "No"—C. Gardner	July	'72	14
Barclays' Plan to Buy Long Island Trust Sparks New "Invasion" Rumors	May	'73	36
Florida Bankers: Mergers In Mind	July	'73	31
How BHC-Act Amendments Changes the Map of Banking in Two Years—F.E. Wrocklage & R.M.M. McConnell	Dec.	'72	20
Impact of Holding Companies on Correspondent Banking	Feb.	'73	60

#### HUNT COMMISSION

Congress Gets Hunt Commission Legislation—R.M.M. McConnell	Nov.	'73	8
Correspondent Banking: Roundtable Opinions on Hunt Commission	Nov.	'72	68
Hunt Commission Ball Bounces to Congress—R.M.M. McConnell	Oct.	'73	8
Hunt Commission Proposals Get Some Tack-ons—R.M.M. McConnell	Feb.	'73	6
More Changes Seen in Proposals Based on Hunt Report—R.M.M. McConnell	June	'73	8
Roundtable Opinions: On Hunt Commission	Aug.	'72	65
The Structure Package—its Specifics and Prospects—K. O'Flaherty	Nov.	'73	28
White House Says it May Push Hunt Report Alone—R.M.M. McConnell	Nov.	'72	81

#### See also

#### FINANCIAL STRUCTURE REFORM

#### IDEA EXCHANGE

IDEA EXCHANGE	Aug. '72 Sept. '72 Jan. '73 Nov. '73
---------------	---

#### See also

#### MARKETING IDEA EXCHANGE

#### INFLATION

"Continuing Inflation Is a Fact of Life for Investment Officers"—P.S. Nagan	Sept.	'73	12
Stults to Burns: Limit Inflation Three Ways—R.M.M. McConnell	Sept.	'72	118

#### INFORMATION SYSTEMS

Banker Appraises the
----------------------

Pay-off of an On-line Information System—R.H. Rogers	Sept.	'72	122
--	-------	-----	-----

#### INTEREST RATES

Analysts See Interest Rates Rising Until Mid-year, Then Drifting Down—P.S. Nagan	May	'73	16
Bank Economists Take a Look at 1974	Dec.	'73	23
"I Predict for '73": Roundtable	Jan.	'73	17
Interest Rates, Near 1969 Peaks, Seen Drifting Lower by Year-end—P.S. Nagan	Aug.	'73	12
Interest Rates Seen Holding Steady as Fears of '73 Credit Crunch Fade—P.S. Nagan	Dec.	'72	10
New Interest-rate Levels not Draining "Thriffs"	Sept.	'73	152
New Survey: How Banks Have Reacted to Changes in Reg. Q	Sept.	'73	60
Publisher's Column	June	'73	16
Simple Interest Plans Are Getting more Attention from Banks. Why?—J.D. Batt & A.R. Ettman	Oct.	'73	52
The Structure Package—its Specifics and Prospects—K. O'Flaherty	Nov.	'73	28
Upward Pressure on Interest Rates May Be Easing Soon—P.S. Nagan	June	'73	10

#### INTERNATIONAL BANKING

How International Operations Contribute to Profitability: Survey	July	'72	23
International Banking: Small-and Medium-sized Inland Banks—C.C. Hardy	July	'72	19
The New Congress Readies A Few Flank Attacks—R.M.M. McConnell	Feb.	'73	6
Not in It? You May Be Soon—S. Strachan	July	'72	46

#### INTERNATIONAL TRADE

How Floating Currency-Exchange Rates Are Affecting Banking: Roundtable	June	'73	32
Medium-sized Bank in Small Indiana City Tells the Effects of Exchange-rate Shifts	June	'73	84
U.S. Seeks Larger Role for Banks in Boosting Exports—C. Gardner	July	'72	14

#### INVESTMENT MANAGEMENT

Bank Investments: Roundtable	Mar.	'73	25
Banks Rate Well As Fund Managers—C.C. Hardy	June	'73	58
You Don't Have To Be Dead To Love This Trust Department—L. Huck	Feb.	'73	32
Computer Helps BA Manage \$2 Billion	May	'73	66
"Continuing Inflation Is a Fact of Life for Investment Managers"—P.S. Nagan	Sept.	'73	12
Current Tax-Exempt Market Gives Investment Officers a New Puzzle—P.S. Nagan	Oct.	'72	12
How To Plot a New Market Strategy For a Changing Stock Market.—P.S. Nagan	Nov.	'73	14
"Manage your Investment Account as Aggressively as your Loan Accounts"—E.M. Roob	Apr.	'73	32
Portfolio Performance Monitored by Computer	Sept.	'72	135
Time To Switch Investment Funds Out of Stock?—P.S. Nagan	July	'72	16



	Mo.	Yr.	Pg.		Mo.	Yr.	Pg.		Mo.	Yr.	Pg.
<b>JOB PROMOTION</b>											
Another Study Raps Bank Hiring, Promotions—A.E. Adams	Dec.	'72	8	Ohio Bank, OPEIU Clash Over Who Won the Election—A.E. Adams	Nov.	'72	96	What's New in Consumer Credit?—J.L. Smith	Mar.	'73	44
Anti-bias Complaints Outrun Enforcements—A.E. Adams	June	'73	14	Scorecard Shows One Union Loss, One Victory—A.E. Adams	Jan.	'73	10	Wrapping Up the Loan Deal	Mar.	'73	22
Banks' Anti-Bias Record: Good, Bad—A.E. Adams	Aug.	'73	10	Steelworkers Lose a Close One, 37-to-34—A.E. Adams	Nov.	'73	10	<b>LOANS-AGRICULTURAL</b>			
Making a Federal Case Out of Job Promotions—A.E. Adams	Nov.	'72	8	Steelworkers Win a Bank, Will Seek Others—A.E. Adams	Mar.	'73	12	<b>See</b>			
Sizing Up The Future of Women In Banking—K.A. Archibald	July	'73	28	USW Finds Bank Organizing Is Slow Work—A.E. Adams	July	'73	10	<b>AGRICULTURAL CREDIT</b>			
What The New Employee Test Rules Say—A.E. Adams	Nov.	'73	10	Union Loses an Organizing Bid in Denver—A.E. Adams	Sept.	'73	16	<b>LOANS-AUTOMOBILE</b>			
				Union Plans to Seek "Youth Vote" in 1973—A.E. Adams	Aug.	'72	15	<b>See</b>			
<b>JUNIOR ACHIEVEMENT</b>				United Steelworkers Press Bank Organizing—A.E. Adams	Oct.	'73	92	<b>CONSUMER CREDIT</b>			
How JA and ABA Work Together	Sept.	'73	170	Wage Controls Prove No Boon to Union Organizers—A.E. Adams	July	'72	8	<b>LOANS-COMMERCIAL</b>			
Where Teen-agers Run their Own Bank	Sept.	'73	154	White Collar Unionization... In Banking...—W.H. vonReichbauer	Jan.	'73	28A	<b>New Seminar for Loan Officers...</b>			
								<b>Roundtable Opinions: On Commercial Lending...</b>			
<b>LABOR LAWS</b>								<b>SEC Requires Disclosure of Compensating Balances—R.M.M. McConnell</b>			
New Labor Laws in 1973 Hinge on "Personalities"—A.E. Adams	Jan.	'73	52	<b>LEASING</b>				<b>Tailored Lending Fee Recommended as a Way to "Unbundle" Credit—L.L. Bryan &amp; S. Clark</b>			
				Car Leasing Is Full of Surprises—R.C. Nichols	Apr.	'73	74	<b>Where Auto Financing Is Headed...</b>			
<b>LABOR RELATIONS</b>				Pondering Auto Leasing? Atlanta Bank Has a Way...	Sept.	'73	152	<b>LOANS-EDUCATION</b>			
Bank Wins Dispute Over Computerized Payroll—A.E. Adams	Sept.	'73	46	Tax-leveraged Leasing Trickles Down—L. McCartney	Apr.	'73	70	<b>Ailing Student Loan Programs Have all the Doctors Confused—R.M.M. McConnell</b>			
Bank Score in Bargaining-unit Fight—A.E. Adams	Sept.	'72	8	Where Auto Financing Is Headed	July	'73	70	<b>LOANS-INSTALMENT</b>			
NLRB finds "Geographic Cluster" is Desirable—A.E. Adams	Sept.	'72	134	<b>LEGISLATION</b>				<b>Latest Instalment Lending Statistics Released</b>			
New Light on Lawful VS. Unlawful Bargaining—A.E. Adams	Oct.	'73	14	Congress May Shelve Bank Tax Act for Another Year—R.M.M. McConnell	Sept.	'72	10	<b>Simple Interest Plans Are Getting More Attention From Banks. Why?—J.D. Batt &amp; A.R. Ettman</b>			
Union Loses Election, Blames Salary Raise—A.E. Adams	Oct.	'73	14	Consumerism Marks 1972 State Banking Legislation	Feb.	'73	53	<b>LOANS-MOBILE HOMES</b>			
				Opposition to Bank Secrecy Act Gets More Fuel—R.M.M. McConnell	Sept.	'72	10	<b>Bank-S&amp;Ls Use "Teamwork Financing"—J.K. McConnell</b>			
<b>LABOR UNIONS</b>				The Structure Package—its Specifics and Prospects—K.O'Flaherty	Nov.	'73	28	<b>Mobile Homes Are Coming of Age</b>			
Florida Bank Challenges Union's Election Tactics—A.E. Adams	July	'72	8	What NOW Account Battle Is all About	June	'73	29	<b>LOANS-MORTGAGES</b>			
The "Hidden Costs" of Unionism—S.E. Oberman	Sept.	'73	92	<b>LETTERS TO THE EDITOR</b>				<b>See</b>			
Minority-bank Employees Nix First Union Bid—A.E. Adams	July	'72	6	Sept., Oct., Dec. '72; Apr. July '73				<b>MORTGAGES</b>			
More Organizing Likely if Teacher Groups Merge—A.E. Adams	Sept.	'73	46	<b>LOAN PARTICIPATION</b>				<b>LOANS-SMALL BUSINESS</b>			
NLRB Panel Fixes Size of "Computer Unit"—A.E. Adams	Sept.	'73	16	How Correspondents Look at Loan Participations	Feb.	'73	20	<b>Judging Loans to Small Businessmen—E.O. Lukas</b>			
NLRB Upholds Bank's Anti-litter Rule—A.E. Adams	Dec.	'73	18	New Twist in Loan Participation—R.L. Walton	Nov.	'72	44	<b>SBIC: Aggressive Banking Tool—C.C. Hardy</b>			
White Collar Unionization... In Banking...—W.H. vonReichbauer	Jan.	'73	28A	<b>LOAN POLICY</b>				<b>LOANS-WOMEN</b>			
				The Arithmetic of Longer-Term Auto Loans—F.E. Wrocklage	July	'73	76	<b>Take a New Look at Women Borrowers—R.M.M. McConnell</b>			
<b>LABOR UNIONS-ORGANIZING ACTIVITY</b>				Here's How to Score Higher Next Time—J.A. Webb, Jr.	Oct.	'72	24	<b>Wille Asks End to Anti-Woman Credit Bias—R.M.M. McConnell</b>			
AFL-CIO Urges its Members to Aid a Unionized Bank—A.E. Adams	Nov.	'72	96	Judging Loans to Small Businessmen—E.O. Lukas	Aug.	'73	66	<b>MARKET RESEARCH</b>			
Employee Reject New Steelworker Bids—A.E. Adams	Dec.	'73	18	Officers Explain How C&S Uses "Target Yield" as Lending Benchmark	May	'73	46	<b>Effective Marketing at Work—11 Case Studies—J. Asher</b>			
Labor Finds Bank Organizing is Uphill Work—A.E. Adams	Oct.	'72	14	Take a New Look at Women Borrowers—R.M.M. McConnell	Aug.	'73	26	<b>Marketing: Special Report—C.G. Jelliffe</b>			
More Unions Get Organized—a Bank Fever—A.E. Adams	May	'73	18	Wille Asks End to Anti-Woman Credit Bias—R.M.M. McConnell	Dec.	'73	8	<b>See also</b>			
NLRB Says Unions May Organize a Branch Bank—A.E. Adams	July	'72	6	<b>LOANS</b>				<b>MARKETING</b>			
New Rulings Clarify "Bargaining Unit" Issue—A.E. Adams	Oct.	'72	62	Four-part Form Helps "Automate" Loan Process	Sept.	'72	124	<b>Atlanta Bank Finds a Way To Tap Newcomer Market</b>			
OPEIU Is Worried About Its Banking "Franchise"—A.E. Adams	Aug.	'73	78	Moral From Chicago: A Simple Story Sells Best	June	'73	66	<b>To Tap Newcomer Market</b>			
OPEIU Signs a Contract, Seeks other "Targets"—A.E. Adams	Apr.	'73	107	UCB Has Cut-rate Loans to Help "Clear the Air"	Apr.	'73	26	<b>Bank Marketing Expenditures Survey</b>			
OPEIU Takes Aim on Washington, D.C., Banks—A.E. Adams	Aug.	'72	14					<b>Directing Total Banking to the 21-and-over Set</b>			



Mo.	Yr.	Pg.	Mo.	Yr.	Pg.	Mo.	Yr.	Pg.
Here's a Bank's Successful Annual Forecast that Pulls No Punches . . . . .	July '73	72	Diminish, Forecasters Switch to Up-Up-Up—P.S. Nagan . .	Feb. '73	10	Time To Automate the Clearing House?—W.M. Adams . . . . .	May '73	14
Here's a Way To Capture the "Real" Youth Market . .	Sept. '73	32	"Continuing Inflation Is a Fact of Life for Investment Officers"—P.S. Nagan . . .	Sept. '73	12	<b>PATMAN, WRIGHT</b>		
How to Make a Marketing Plan—W.N. Dalhouse . . . .	Aug. '72	40	Important Changes Ahead for the Discount Window—W. Lindow . . . . .	Jan. '73	29	3 Blueprints for Financial Reform . . . . .	Sept. '73	62
Industrial Commission: Great Place for a Banker—P.P. Lubertazzi . . . . .	Aug. '72	49	Interest Rates, Near 1969 Peaks, Seen Drifting Lower by Year-end—P.S. Nagan . . . . .	Aug. '73	12	<b>PAYMENT SYSTEMS</b>		
Marketing Budgets Higher for '73, Telephone Survey of 36 Banks Shows . . . . .	Jan. '73	23	Interest Rates Seen Holding Steady as Fears of '73 Credit Crunch Fade—P.S. Nagan . . . . .	Dec. '72	10	Electronic Funds Transfer is Coming—R.F. Clayton . . .	Sept. '72	42
Marketing: Special Report—C.G. Jelliffe . . . . .	Aug. '73	19	Recession Fears Decline, But the Energy Crisis Keeps Money Markets Edgy—P.S. Nagan . .	Dec. '73	12	See also		
Marketing the Bank Card to Users and Non-users—R.W. Haas & J.T. Plummer . .	Sept. '72	23	Time To Move?—P.S. Nagan . .	Oct. '73	10	<b>THIRD-PARTY PAYMENTS</b>		
Misconceptions Impede a Start Toward Electronic Funds Transfer—C.C. Smith . . . . .	Oct. '73	95	<b>MONEY MANAGEMENT</b>			<b>PEOPLE</b>		
Organizing for Marketing—W.H. Tyler . . . . .	Aug. '73	58	ABA Has a New Film on Money Management . . . .	Aug. '73	55	Adams, Eugene H.: Meet the New President of ABA—J. Asher . . . . .	Nov. '72	28
Put Direct Mail on Your Sales Team—J.H. Koch . . .	May '73	106	<b>MORTGAGES</b>			Adams Names State VPs . . .	Dec. '72	68
Q: How Could a New Bank Quintuple its Deposits in 18 Months—at a Profit?—J.C. Murphy . . . . .	Oct. '72	56	New Fair-housing Rules—R.M.M. McConnell . . . .	Dec. '72	64	Beerman, Howard H., Pres., AgFinance . . . . .	Aug. '72	52
Roundtable Discusses Bank Marketing Issues . . . . .	Aug. '72	19	Variable-rate Mortgage Plan Proposed for S&Ls—R.M.M. McConnell . . . .	Nov. '72	81	Bickmore, Idaho Bankers Endorse for ABA Treasurer Post in 1973 . . .	Oct. '72	60
Roundtable Opinions: On Marketing Orientation . . .	Aug. '72	67	<b>MULTINATIONAL CORPORATIONS</b>			Bucher, Jeffrey M., Federal Reserve Board Governor . .	Sept. '72	28
Roundtable Opinions: On Organization . . . . .	Aug. '72	67	The New Congress Readies a Few Flank Attacks—R.M.M. McConnell . . . .	Feb. '73	6	Chicago Bankers Get Up Early, Speak Out Plainly . . . . .	Sept. '73	53
Sales Contests: Do Their Gains Last? . . . . .	Apr. '73	24	<b>MUTUAL SAVINGS BANKS</b>			Directory: ABA Directors and Council, 1972-1973 . .	Nov. '72	84
Savers Club Credited With Big Deposit Boost . . . . .	Aug. '73	14	See			Duwe, J. Rex, Kansas Endorses for Post as ABA President-Elect . . . . .	July '73	44
Spending More Brains than Money . . . . .	Sept. '73	26	<b>SAVINGS BANKS</b>			Frost, T.C. Jr., Frost Natl. Bank . . . . .	Sept. '72	22
Swinging Branches of NCB Attract College Students—Profitably—J.S. Barnett . .	Oct. '72	70	<b>NATURAL DISASTERS</b>			Leaders of North Carolina's Largest Banks . . . . .	Oct. '73	118
Take A New Look at Women Borrowers—R.M.M. McConnell . . . . .	Aug. '73	26	Bank Has a Disaster but Survives—Here's How . . .	Nov. '72	72B	Marais, Dr. Jan, Chairman, Trust Bank, South Africa . .	Dec. '72	22
See also			<b>NEGOTIABLE ORDERS OF WITHDRAWAL</b>			Mitchell, George, Interview on RCPCs . . . . .	May '73	30
<b>ADVERTISING PROMOTION SERVICES</b>			Congress Warned on Dangers Posed by NOW Accounts—R.M.M. McConnell . . . .	Apr. '73	6	Morthland, Rex: an All-over-the-bank Banker—J. Asher . .	Nov. '73	46
<b>MARKETING IDEA EXCHANGE</b>			Massachusetts' NOW Controversy Arrives in Town—R.M.M. McConnell . . . . .	Mar. '73	10	Mulvey, Dorothy O., First National Bank of Denver . . . . .	July '73	29
<b>MARKETING IDEA EXCHANGE</b>	Oct.-Nov. '72		New England Banks Disturbed by Fed's NOW-account Plans . . . . .	Nov. '73	86	1973-74 ABA Officers and Appointees . . . . .	Nov. '73	36
<b>MERGERS</b>			The Structure Package—its Specifics and Prospects—K. O'Flaherty . . . . .	Nov. '73	28	Portraying the Banker To Better Advantage—G. Dusenbury . . . . .	Dec. '73	26
Do Banks Suffer "Merger Madness"?—T.C. Hagman . .	Sept. '73	109	What NOW Account Battle Is all About—R.M.M. McConnell . . . . .	June '72	29	Pratt, Truxton: The Story Behind This Month's Cover . . . . .	Aug. '73	16
FDIC Rebuffed in Merger Case—S. Strachan . . . . .	Sept. '72	34	<b>NEW PRODUCTS &amp; LITERATURE</b>			Reese, Everett D., Interview with the Record Straight On ABA Officers, Appointees . . . . .	Dec. '73	14
Florida Bankers: Mergers In Mind . . . . .	July '73	31	Monthly			Sheehan, John E., Federal Reserve Board Governor . .	Sept. '72	28
<b>MICROFORMS</b>			<b>NONWAGE PAYMENTS</b>			State Bankers Association Elect Presidents, 1972-1973 . . .	Jan. '73	62
Bank Gets "Indirect" Profit from COM System . . . .	Aug. '73	86	Fringe Benefits: What the Cost is for Banks—A.E. Adams	Oct. '72	14	State Bankers Association Presidents, 1973-4: Who's Who in Region I . . . . .	Oct. '73	120
How a New Microfilm Setup Ended a Bank's "Paper Crisis" . . . . .	Oct. '73	46	Fringes May Thaw while Wages Stay Frozen—A.E. Adams . . . . .	Dec. '72	8	State Bankers Association Presidents, 1973-4: Who's Who in Region II . . . . .	Nov. '73	132
<b>MINORITY BANKS</b>			<b>NOW</b>			State Bankers Association Presidents, 1973-4: Who's Who in Region III . . . .	Dec. '73	68
Minorities Get More Bank Help . . . . .	Nov. '72	80	See			Stults, Allen P., Interview with ABA President . . . .	Oct. '72	28
Minority Bank Sets Up a University "Classroom" . . .	Aug. '73	38	<b>NEGOTIABLE ORDERS OF WITHDRAWAL</b>			What Was on Bankers' Minds at the '72 ABA Convention? . . . . .	Nov. '72	32
<b>MINORITY BUSINESS</b>			<b>OCCUPATIONAL HEALTH AND SAFETY ACT, 1970</b>			World's Leading Bankers Gather (photos) . . . . .	July '73	38
Bank Films Designed To Help Minority Business . . .	June '72	66	See			<b>PERSONAL BANKING</b>		
<b>MOBILE HOMES</b>			<b>SAFETY</b>			Ads Smooth Bank's Shift into "Personal Banking" .	Aug. '73	36
Bank-S&Ls Use "Teamwork Financing"—J.K. McConnell	July '73	54	<b>OVERDRAFT CHECKING</b>			Personalized Banking Gets Statewide Push . . . . .	Oct. '73	16
Mobile Homes Are Coming Of Age . . . . .	July '73	49	See			Wisconsin Bank, School Train "Personal Bankers" . .	July '73	18
See also			<b>CHECK CREDIT</b>			<b>PERSONNEL MANAGEMENT</b>		
<b>LOANS-MOBILE HOMES</b>			<b>PAPERLESS ENTRIES</b>			ABA Has Two New Personnel Booklets . . . . .	Oct. '72	84
<b>MONETARY POLICY</b>			New ABA Task Force Will Study Clearing of "Paperless Entries" . . . .	May '73	108			

	Mo.	Yr.	Pg.
<b>Bank Personnel Policies:</b>			
Some Going To Court . . . . .	July	'73	68
<b>Bank Personnel Practices Are Changing—A.E. Adams . . . . .</b>	Aug.	'73	10
<b>How Well Is Personnel Used?—S.W. Widasky . . . . .</b>	Apr.	'73	78
<b>New Guides to Aid Bank Personnel Officers . . . . .</b>	Mar.	'73	78
<b>New NLRB Ruling Sheds Light On "Illegal" Dismissals—A.E. Adams . . . . .</b>	Dec.	'73	20
<b>PHOTOGRAPHIC IDENTIFICATION</b>			
Chicago Bank Uses Photo ID in Safe Deposit Vault . . . . .	Nov.	'72	73
<b>PHOTOGRAPHS</b>			
Portraying the Banker To Better Advantage—G. Dusenbury . . . . .	Dec.	'73	26
<b>POLITICAL CAMPAIGNS</b>			
Presidential Candidates' Economic Views Set Forth for Bankers . . . . .	Oct.	'72	68
This Service "Keeps the Record Straight" . . . . .	Oct.	'73	16
<b>POLITICAL CONTRIBUTIONS</b>			
Adams Proposes New Way To Handle Run-for-Office \$—R.M.M. McConnell . . . . .	Aug.	'73	8
<b>POSTAL SERVICE</b>			
Postal Service Moving Deposits Out of 4,600 Banks—R.M.M. McConnell . . . . .	Dec.	'72	6
<b>PREMIUM PROGRAMS</b>			
See <b>PROMOTION</b>			
<b>PRESIDENT'S COMMISSION ON FINANCIAL STRUCTURE AND REGULATION</b>			
See <b>HUNT COMMISSION</b>			
<b>PRODUCTIVITY</b>			
Employees Unhappy? Try "Redesigning" the Job—A.E. Adams . . . . .	Mar.	'73	12
How Well Is Personnel Used?—S.W. Widasky . . . . .	Apr.	'73	78
New Commission Checks on Bank Productivity—A.E. Adams . . . . .	Mar.	'73	14
Two Banks Try New Ways to Boost Productivity—A.E. Adams . . . . .	June	'73	14
<b>PROMOTION</b>			
Bank Runs Local "Betsy Ross" Contest . . . . .	Oct.	'73	72
Bonsuses Fatten Package of Customer Services . . . . .	Sept.	'73	190
Broncos Get Big Boost From a Hometown Bank . . . . .	Sept.	'73	35
Do Premiums Pay? How? Where? A New Look at the Pros and Cons—R.M.M. McConnell . . . . .	Sept.	'73	74
Here's a "Just-For-You" Bank Promotion Program . . . . .	Dec.	'72	58
"I Can't Come Back; I Don't Know How It Works" . . . . .	July	'73	20
No Bull, California Bank Gives Away Beef . . . . .	Aug.	'73	40
Officers' Wives Enlisted to Help Promote the Bank . . . . .	Dec.	'72	44
QB-bank Team Sets Up a New Offense . . . . .	Oct.	'73	72
This Bank's "Premiums" Are Peanuts . . . . .	Aug.	'73	82
Using Coupons To Sell Bank Services—B.L. Steele . . . . .	Sept.	'73	82
What Happened When a Delaware Bank Put Photos on its Credit Cards?—A.S. Gray . . . . .	Sept.	'72	92

**See also  
ADVERTISING  
MARKETING**

**PROTECTIVE MEASURES**

ABA Enlists Aid of Police Chiefs, photo . . . . .	Jan.	'73	28D
ChemBank Puts Constant Surveillance on Operations . . . . .	Sept.	'72	124
Chicago Bank Uses Photo ID in Safe Deposit Vault . . . . .	Nov.	'72	73
Four Common Sense Rules—O.W. Jones . . . . .	June	'73	35
Justice Dept. Prods Regulators on Bank Security—R.M.M. McConnell . . . . .	Dec.	'72	6
Mag Stripe Cards: "Still the Answer" . . . . .	May	'73	100
What To Do To Keep Light Fingers Off a Bank's Computer—D.B. Parker . . . . .	June	'73	34
Wide-eye Camera Watches Everything in the Bank . . . . .	Nov.	'73	74
With a Mag-stripe Card, Computer Is Its Own Watchdog . . . . .	Nov.	'73	104

**PUBLIC RELATIONS**

Foundation's Dues to Taper Off as its Program Merges with ABA . . . . .	Oct.	'72	25
Portraying the Banker To Better Advantage—G. Dusenbury . . . . .	Dec.	'73	26
Q: How Could a New Bank Quintuple its Deposits in 18 Months—at a Profit?—J.C. Murphy . . . . .	Oct.	'72	56

**PUBLISHER'S COLUMN . . . . . Monthly**

**RCPC**

**See  
REGIONAL CHECK-PROCESSING  
CENTERS**

**RECORD PROTECTION SYSTEM**

Bank Has a Disaster but Survives—Here's How . . . . .	Nov.	'72	72B
---	------	-----	-----

**RECREATIONAL VEHICLES**

What's Ahead for RVs?—M. O'Neal . . . . .	Nov.	'73	54
---	------	-----	----

**REGIONAL CHECK-PROCESSING  
CENTERS**

Correspondent Banking: Special Report . . . . .	Nov.	'72	19
	Nov.	'73	92
Fed's Mitchell Says Expanding RCPCs Are Doing Well and Getting Better—R.M.M. McConnell . . . . .	May	'73	30
Latest Report on Regional Check Processing Centers . . . . .	Nov.	'73	92

**REGULATORY AGENCIES**

A Banker's Guide to Washington . . . . .	Apr.	'73	43
--	------	-----	----

**RESERVE REQUIREMENTS**

Correspondent Banking: Special Report . . . . .	Nov.	'72	19
Fed Sets a Date—September 21—as a New "D-Day" for Banks—C. Gardner . . . . .	July	'72	54
Fed Steps Up Drive to Impose Uniform Reserves—R.M.M. McConnell . . . . .	July	'73	8
Impact of D&J Changes on Correspondent Banking—R.E. Knight . . . . .	Nov.	'73	26
The Structure Package—its Specifics and Prospects—K. O'Flaherty . . . . .	Nov.	'73	28

**See also  
FEDERAL RESERVE BOARD-  
REGULATIONS**

**Mo. Yr. Pg.**

**SAFE DEPOSIT**

Chicago Bank Uses Photo ID in Safe Deposit Vault . . . . .	Nov.	'72	73
--	------	-----	----

**SAFETY**

ABA Asks that OSHA law, Rules, Be Modified—R.M.M. McConnell . . . . .	Nov.	'72	81
How Managements Handle Safety-Health Act—A.E. Adams . . . . .	May	'73	18
OSHA Now Gives On-the-spot Citations In Safety Cases—A.E. Adams . . . . .	Dec.	'73	20

**SAVINGS ACCOUNTS**

Dayton Bank Does Away with Savings Passbooks . . . . .	Mar.	'73	82
Truth-in-Savings Idea Is Up Again in 93rd Congress—R.M.M. McConnell . . . . .	May	'73	10
What NOW Account Battle Is all About—R.M.M. McConnell . . . . .	June	'73	29

**SAVINGS AND LOAN**

**ASSOCIATIONS**

How Third-Party-Payment Devices Are Spreading Across the U.S.—M. Mathis . . . . .	June	'73	76
New Rules Proposed to Help S&Ls Get Added Capital—R.M.M. McConnell . . . . .	Nov.	'72	6
S&L's to be Permitted Limited-service Branches—R.M.M. McConnell . . . . .	Sept.	'72	120
What NOW Account Battle Is all About—R.M.M. McConnell . . . . .	June	'73	29
Where (and how) Thrift Institutions Are Moving into Third-party Payments—M.G. Mathis . . . . .	Oct.	'72	28

**SAVINGS BANKS**

How Third-Party-Payment Devices Are Spreading Across the U.S.—M. Mathis . . . . .	June	'73	76
What NOW Account Battle Is all About—R.M.M. McConnell . . . . .	June	'73	29

**SERVICE CHARGES**

The Amazing Growth of Free Checking—M.G. Mathis . . . . .	Oct.	'73	24
Bankers Debate Free Checking—J.W. Kizzia . . . . .	July	'72	27
Free Checking Holds Firm in Two Big Markets as New Outbreaks Diminish—J.W. Kizzia . . . . .	Aug.	'73	25
Look For . . . —R.M.M. McConnell . . . . .	Mar.	'73	10
Where (and how) Thrift Institutions are Moving into Third-party Payments—M.G. Mathis . . . . .	Oct.	'72	28

**SERVICES**

The Amazing Growth of "Free" Checking—D.H. Jones & M.G. Mathis . . . . .	Oct.	'73	24
At Wells Fargo: A New \$3 Package for Customers . . . . .	Apr.	'73	26
Bank Feeds Builders Current Permit Data . . . . .	Nov.	'73	70
The Bank/Mail-a-letter Idea Moves to Memphis . . . . .	May	'73	102
Car Leasing Is Full of Surprises—R.C. Nichols . . . . .	Apr.	'73	74
Executive Package for Affluent Market . . . . .	Oct.	'73	72
Helping Farm Customers Keep Better Records—J. Carlson . . . . .	Nov.	'73	44
How a Faster Phone Setup Helps a Bank . . . . .	Nov.	'73	84
Illinois Bank Picks Up Where Doctors Left Off . . . . .	May	'73	102

	Mo.	Yr.	Pg.		Mo.	Yr.	Pg.		Mo.	Yr.	Pg.
<b>Savings Plan Splits</b>				<b>TAX REFORM</b>				<b>TRUTH-IN-SAVINGS</b>			
Interest Three Ways . . . . .	Oct.	'73	16	Democrats Plan to Revive				Truth-in-Savings Idea Is Up			
<b>Tailored Lending Fee</b>				the Tax Reform Issue—R.M.M.	Jan.	'73	6	Again in 93rd Congress—R.M.M.	May	'73	10
Recommended as a Way				McConnell . . . . .				McConnell . . . . .			
to "Unbundle" Credit—				Federal Proposals Would							
L.L. Bryan & S. Clark . . . . .	Oct.	'73	106	Mean Higher Taxes on	Dec.	'73	16				
<b>Tax-leveraged Leasing Trickle</b>				Banks. . . . .	Dec.	'73	16	<b>TV BANKING</b>			
Down . . . . .	April	'73	70	Structure Proposals . . . . .	Dec.	'73	16	All-TV Banking Catches On—			
<b>This Monthly Statement</b>								M. O'Neal . . . . .	Sept.	'72	38
Makes Balancing Easier . . . . .	Feb.	'73	76	<b>TAXATION</b>				TV Teller Stations Open in	Nov.	'73	76
This Service "Keeps the				New IRS Plan Makes Loan-Loss				Minneapolis . . . . .			
Record Straight" . . . . .	Oct.	'73	16	Reserves a Target—R.M.M.				24-Hour, 7-days-a-week			
<b>24-Hour Automatic</b>				McConnell . . . . .	Nov.	'72	66	Drive-in and Walk-in: More			
Tellers: How Big a Boom? . . . . .	Feb.	'73	17	Original Issue Discount . . . . .	Dec.	'73	16	and Happier Customers . . . . .	April	'73	88
<b>24-Hour Automatic</b>				Tax Preparation Based On							
Tellers in 15-Bank				Proposed Regulations . . . . .	Dec.	'73	16	<b>UNEMPLOYMENT</b>			
Texas Network . . . . .	Nov.	'72	73	Tax-leveraged Leasing				Bank Economists Take a			
<b>24-Hour, 7-days-a-week</b>				Trickle Down—L.				Look at 1974 . . . . .	Dec.	'73	23
Drive-in and Walk-in:				McCartney . . . . .	Apr.	'73	70	"I Predict for '73":			
More and Happier				Taxation of Credit Card				Roundtable . . . . .	Jan.	'73	17
Customers . . . . .	Apr.	'73	88	Start-up Costs . . . . .	Dec.	'73	16	<b>VOICE RESPONSE</b>			
<b>Virginia Bank Initiates Around-</b>								If a Woman Answers, It			
<b>the-Clock Service</b> . . . . .	Nov.	'72	90	<b>THIRD-PARTY PAYMENTS</b>				Could Be the Computer . . . . .	May	'73	68
<b>Where Bank Hours Are Getting</b>				How Third-Party-Payment				"Voicing" Doctors' Bills . . . . .	May	'73	70
<b>Longer—C. C. Hardy</b> . . . . .	Mar.	'73	32	Devices Are Spreading							
				Across the U.S.—				<b>VOLUNTEER SERVICES</b>			
<b>SMALL BUSINESS INVESTMENT</b>				M.G. Mathis . . . . .	June	'73	76	ACTION Plans To Hang			
<b>COMPANIES</b>				What NOW Account Battle Is all				Out A New "Help Wanted"			
SBIC: Aggressive Banking Tool—				About—R.M.M. McConnell . . . . .	June	'73	29	Sign—R.M.M.			
C.C. Hardy . . . . .	Sept.	'73	188	Where (and how) Thrift				McConnell . . . . .	July	'73	8
<b>SPEAKERS' BUREAU</b>				Institutions are Moving into				<b>WAGE-PRICE CONTROLS</b>			
This Speakers' Bureau Keeps				Third-party Payments—				Fringes May Thaw while			
Busy. Here's Why . . . . .	Feb.	'73	74	M.G. Mathis . . . . .	Oct.	'72	28	Wages Stay Frozen—			
				<b>THRIFT INSTITUTIONS</b>				A.E. Adams . . . . .	Dec.	'72	8
<b>STATE BANKERS ASSOCIATIONS</b>				How Third-Party-Payment Devices Are				<b>WAGES</b>			
State Bankers Association				Spreading Across the				Bank Investments:			
Elect Presidents, 1972-1973. . . . .	Jan.	'73	62	U.S.—M.G. Mathis . . . . .	June	'73	76	Roundtable . . . . .	Mar.	'73	25
<b>State Bankers Association</b>				Where (and how) Thrift				Clearing Up Those			
<b>Presidents, 1973-4: Who's</b>				Institutions are Moving				Equal-Pay-Act			
<b>Who in Region I</b> . . . . .	Oct.	'73	120	into Third-party Payments—				Questions—A.E. Adams . . . . .	Feb.	'73	8
<b>State Bankers Association</b>				M.G. Mathis . . . . .	Oct.	'72	28	<b>WHITE HOUSE AGENCIES</b>			
<b>Presidents, 1973-4: Who's</b>				<b>TRADE ASSOCIATIONS</b>				A Banker's Guide to			
<b>Who in Region II</b> . . . . .	Nov.	'73	132	A Bankers' Guide to				Washington . . . . .	Apr.	'73	43
<b>State Bankers Association</b>				Washington . . . . .	Apr.	'73	43	<b>WOMEN</b>			
<b>Presidents, 1973-4: Who's</b>				<b>TRAINING PROGRAMS</b>				See			
<b>Who in Region III</b> . . . . .	Dec.	'73	68	New Seminar for Loan				<b>EMPLOYEES-WOMEN</b>			
				Officers . . . . .	Nov.	'73	72	<b>EMPLOYMENT-NON DISCRIMINATION</b>			
<b>STATEMENTS</b>				<b>TREASURY DEPARTMENT</b>				<b>JOB PROMOTION</b>			
Adding "Accessories" to				A Banker's Guide to				<b>LOANS-WOMEN</b>			
Checking Accounts—J.L.				Washington . . . . .	Apr.	'73	43	<b>WOMEN IN BANKING</b>			
Smith & R.A. Huss . . . . .	Apr.	'73	30	3 Blueprints for Financial				New Study Predicts More			
<b>Delaware Bank Automates</b>				Reform . . . . .	Sept.	'73	62	Women Officers—A.E.			
<b>its Statement Mailings</b> . . . . .	Sept.	'72	127	Treasury Officials Assess				Adams . . . . .	Aug.	'73	10
<b>\$50-Million Bank Likes</b>				the Reaction to Structure				Sizing Up The Future Of			
<b>One-Statement Banking</b> . . . . .	May	'73	66	"Package": interview with				Women In Banking—K.A.			
<b>Helping Farm Customers</b>				W.E. Simon & W.H. Beasley III	Oct.	'73	100	Archibald . . . . .	July	'73	28
<b>Keep Better Records—</b>				You Don't Have To Be				Who Should Be Behind Gains			
<b>J. Carlson</b> . . . . .	Nov.	'73	44	Dead To Love this				Like This But... A Woman! . . . . .	July	'73	29
<b>This Monthly Statement Makes</b>				Trust Department—L. Huck	Feb.	'73	32	See also			
<b>Balancing Easier</b> . . . . .	Feb.	'73	76	<b>TRUST FUNDS</b>				<b>EMPLOYEES-WOMEN</b>			
<b>West Coast Bank Tests Keeping</b>				The Case Against Capital Gains				<b>EMPLOYMENT-NON DISCRIMINATION</b>			
<b>Cancelled Checks</b> . . . . .	Aug.	'73	86	as Part of the Income of				<b>JOB PROMOTION</b>			
				Trust Funds—S.H.F.				<b>WORK HOURS</b>			
<b>SURVEYS</b>				Goldstein . . . . .	Sept.	'73	86	24-hour, 7-days-a-week			
The Amazing Growth of "Free"				<b>TRUTH-IN-LENDING</b>				Drive-in and Walk-in:			
Checking—D.H. Jones & M.G.				FYI: Quoting Interest Rates . . . . .	Dec.	'73	51	More and Happier			
Mathis . . . . .	Oct.	'73	24	<b>TRUST DEPARTMENT</b>				Customers . . . . .	Apr.	'73	88
<b>The Arithmetic of Longer-Term</b>				Checklist: Where to Use an				Union Leader Calls 32-hr.			
<b>Auto Loans—F.E. Wrocklage</b>				Actuary to Build Trust				Workweek "Inevitable"—A.E.			
<b>Bank Marketing Expenditures</b>				Business—D. Langer . . . . .	Feb.	'73	28	Adams—	Mar.	'73	14
<b>Survey</b> . . . . .	Aug.	'72	22	Clearing Up Logjams in				See also			
<b>Bank Personnel Practices Are</b>				Trust Operations—E.A.				<b>BANKING HOURS</b>			
<b>Changing—A.E. Adams</b> . . . . .	Aug.	'73	10	Ferreira . . . . .	Oct.	'73	48				
<b>How International Operations</b>				Debate Goes on Over Trust							
<b>Contribute to Profitability</b> . . . . .	July	'72	23	Relationships—R.M.M.							
<b>Marketing Budgets Higher</b>				McConnell . . . . .	Nov.	'73	8				
<b>for '73, Telephone Survey</b>				Finding and Selling Trust							
<b>of 36 Banks Shows</b> . . . . .	Jan.	'73	23	Prospects—R.S. Michels . . . . .	Feb.	'73	26				
<b>New Light on Today's</b>				Getting the Trust Story							
<b>Correspondent Banking</b>				Across—C.J. Hambleton . . . . .	June	'73	53				
<b>Market—R.A. Lyon</b> . . . . .	Nov.	'73	30	Small Trust Accounts Get							
<b>New Survey: How Banks Have</b>				Full Attention . . . . .	Oct.	'73	38				
<b>Reacted To Changes in Reg. Q</b>											
<b>Sept. Q</b> . . . . .	Sept.	'73	60								
<b>Re-survey of Banks' Public</b>											
<b>Image Shows Demand for</b>											
<b>Quality Service</b> . . . . .	Oct.	'72	25								
<b>What Community Bankers Say</b>											
<b>about their Business Today and</b>											
<b>Tomorrow</b> . . . . .	Oct.	'72	22								



## II AUTHORS AND CONTRIBUTORS

Mo.	Yr.	Pg.	Mo.	Yr.	Pg.	Mo.	Yr.	Pg.
Adams, Alan E.						Byrd, James A.		
AFL-CIO Doesn't Like The			Bank Economists Take a			Look at 1974: Listen		
Way Civil Rights Laws			in on the Experts	Dec. '73	23			
Are Enforced	Dec. '73	20						
Agency Says Women Just								
Don't Stand a Chance	Nov. '72	8						
Another Study Raps Bank								
Hiring, Promotions	Dec. '72	8						
Anti-bias Complaints Out-								
run Enforcements	June '73	14						
Bank Personnel Policies:								
Some are Going To								
Court	July '73	68						
Bank Wins Dispute Over								
Computerized Payroll	Sept. '73	46						
Banks' Anti-bias Record:								
Good, Bad	Aug. '73	10						
Banks Score in Bargaining-								
unit Fight	Sept. '72	8						
Civil Rights' Law Gets Added								
Funds	Feb. '73	■						
Clearing Up Those Equal-								
Pay-Act Questions	Feb. '73	8						
Court Tightens "Equal								
Pay" Rules	Aug. '72	14						
Employee Reject New								
Steelworker Bids	Dec. '73	18						
Employee Unhappy? Try								
"Redesigning" the Job	Mar. '73	12						
Equal Pay Act Reaches								
into the Executive Suite	Sept. '72	134						
Florida Bank Challenges								
Union's Election Tactics	July '72	■						
Focus on Employee								
Relations	Monthly							
Fringe Benefits: What the								
Cost Is for Banks	Oct. '72	14						
Fringes May Thaw While								
Wages Stay Frozen	Dec. '72	8						
How Managements Handle								
Safety-Health Act	May '73	18						
Labor Finds Bank Organiz-								
ing Is Uphill Work	Oct. '72	14						
Making a Federal Case out								
of Job Promotions	Nov. '72	8						
Minority-bank Employees								
Nix First Union Bid	July '72	6						
More Organizing Likely if								
Teacher Groups Merge	Sept. '73	46						
More Unions Get Organize-								
a-bank Fever	May '73	18						
NLRB Finds "Geographic								
Cluster" is Desirable	Sept. '72	134						
NLRB Panel Fixes Size								
of "Computer Unit"	Sept. '73	16						
NLRB Says Unions May								
Organize a Branch Bank	July '72	6						
NLRB Upholds Bank's Anti-								
litter Rule	Dec. '73	18						
New Labor Laws in 1973								
Hinge on "Personalities"	Jan. '73	52						
New Light on Lawful vs.								
Unlawful Bargaining	Oct. '73	14						
New NLRB Ruling Sheds								
Light On "Illegal"								
Dismissals	Dec. '73	20						
New Rulings Clarify								
"Bargaining Unit" Issue	Oct. '72	62						
New Study Predicts More								
Women Officers	Aug. '73	10						
OPEIU Is Worried About								
Its Banking "Franchise"	Aug. '73	78						
OPEIU Takes Aim on								
Washington, D.C. Banks	Aug. '72	14						
OPEIU Takes on a New								
Windmill: Automation	Jan. '73	10						
OSHA Now Gives On-the-								
Spot Citations In Safety								
Act Cases	Dec. '73	20						
Scorecard Shows One								
Union Loss, One								
Victory	Jan. '73	10						
Steelworkers Lose a Close								
One, 37-to-34	Nov. '73	10						
Steelworkers Win a Bank,								
Will Seek Others	Mar. '73	12						
Tip: Check your Over-40								
Hiring Performance	Apr. '73	14						
Tough New Anti-Discrimina-								
tion Rules Set	July '73	10						
Treasury Proposes New								
Minority Hiring Goals	Oct. '73	92						
Two Banks Try New Ways								
To Boost Productivity	June '73	14						
Two New Things You								
Ought to Know About								
Anti-bias	Jan. '73	52						
USW Finds Bank Organizing Is								
Slow Work	July '73	10						
Union Loses an Organizing								
Bid in Denver	Sept. '73	16						
Union Loses Election,								
Blames Salary Raise	Oct. '73	14						
United Steelworkers Press								
Bank Organizing	Oct. '73	92						
Wage Controls Prove No								
Boom to Union								
Organizers	July '72	8						
What the Latest Federal								
Anti-bias Rules Say	Apr. '73	14						
What the New Employee-								
test Rules Say	Nov. '73	10						
Adams, Eugene H.								
President's Message, 1973	Oct. '73	n.p.						
Adams, William M.								
Time To Automate the								
Clearing House?	May '73	74						
Archibald, Dr. Kathleen A.								
Sizing Up The Future of								
Women In Banking	July '73	28						
Asher, Joe								
Effective Marketing at								
Work—11 Case Studies	Aug. '73	23						
Florida Bankers: Mergers								
In Mind	July '73	31						
Focus on Texas: the '72								
Banking Scene	Sept. '72	19						
Illinois Banking Today	Sept. '73	49						
Meet the New President								
of ABA, Eugene H. Adams	Nov. '72	28						
Rex Morthland Is an All-								
Over-the-Bank Banker	Nov. '73	46						
South Africa: Exporting								
Gold, Importing U.S.								
Banking Ideas	Dec. '72	22						
Top Growth Industry								
in North Carolina Is								
Banking!	Oct. '73	26						
Baker, Miner H.								
"I Predict for '73":								
Roundtable	Jan. '73	17						
Barnett, A.L.								
How a Community Bank								
Sold its Own Capital-note								
Issue in Just 7 Weeks	Jan. '73	36						
Barnett, James S.								
Swinging Branches of NCNB								
Attract College Students—								
Profitably	Oct. '72	70						
Batt, John D.								
Simple Interest Plans Are								
Getting More Attention								
from Banks. Why?	Oct. '73	52						
Beasley, William Howard III								
Treasury Officials Assess the								
Reaction to Structure								
"Package": interview	Oct. '73	100						
Beason, Amos T.								
Bank Investments: Round-								
table	Mar. '73	25						
Brown, James E.								
The Case for Shared								
Terminals	Oct. '72	20						
Correspondent Banking:								
Special Report	Nov., Dec., '72; Feb., Mar. '73							
Bryan, Lowell L.								
Tailored Lending Fee								
Recommended as a Way								
to "Unbundle" Credit	Oct. '73	106						

	Mo.	Yr.	Pg.		Mo.	Yr.	Pg.		Mo.	Yr.	Pg.
<b>Ettman, Alan R.</b> The Arithmetic of Longer-Term Auto Loans . . . . .	July	'73	76	<b>Hartwell, Kenneth G.</b> How Floating Currency-Exchange Rates Are Affecting Banking: Roundtable . . . . .	June	'73	32	<b>Lindow, Wesley</b> Important Changes Ahead for the Discount Window . . . . .	Jan.	'73	29
Simple Interest Plans Are Getting More Attention from Banks. Why? . . . . .	Oct.	'73	52	<b>Huck, Leonard</b> You Don't Have To Be Dead To Love this Trust Department . . . . .	Feb.	'73	32	<b>Lubertazzi, Paul P.</b> Industrial Commission: Great Place for a Banker . . . . .	Aug.	'72	49
<b>Evans, Michael K.</b> Bank Economists Take a Look at 1974: Listen in on the Experts . . . . .	Dec.	'73	23	<b>Huss, Robert A.</b> Adding "Accessories" to Checking Accounts . . . . .	Apr.	'73	30	<b>Lukas, Eric O.</b> Judging Loans to Small Businessmen . . . . .	Aug.	'73	66
<b>Ferreira, Eugene A.</b> Clearing Up Logjams in Trust Operations . . . . .	Oct.	'73	48	<b>Jacobs, William G.</b> Putting a Big Umbrella Over Credit Collection . . . . .	Sept.	'73	192	<b>Lyon, Roger A.</b> Correspondent Banking: Special Report. . . . .	Nov., Dec., '72; Feb., Mar., Nov., '73		
<b>Fields, Paul W.</b> Can a \$23-million Bank Be Happy With Its Own Computer? This One Is . . . . .	May	'73	33	<b>Jelliffe, C. Gordon</b> Marketing: Special Report . . . . .	Aug.	'73	19	New Light on Today's Correspondent Banking Market . . . . .	Nov.	'73	30
<b>Fillebrown, T. Scott, Jr.</b> Bank Investments: Roundtable . . . . .	Mar.	'73	25	<b>Jesser, Edward A., Jr.</b> Correspondent Banking: Special Report, The Adequacy of Capital . . . . .	Nov.	'73	24	<b>McCartney, Layton</b> Tax-leveraged Leasing Trickles Down. . . . .	Apr.	'73	70
<b>Fishbaugh, C.W.</b> What Happened to Letter Writing? . . . . .	May	'73	114	<b>Jobman, Darrell</b> Farmer: "I'd like To Go over 1,000 Acres." . . . . .	Apr.	'73	80	<b>McColl, Hugh L., Jr.</b> Correspondent Banking: Special Report. . . . .	Nov., Dec., '72; Feb., Mar. '73		
<b>Ford, William F.</b> Bank Economists Take a Look at 1974: Listen in on the Experts . . . . .	Dec.	'73	23	Helping a Town Come Back to Life . . . . .	Dec.	'72	28	New Capital for Small Banks: How Best to Raise it? . . . . .	Nov.	'72	50
How Floating Currency Exchange Rates Are Affecting Banking: Roundtable . . . . .	June	'73	32	<b>Jones, David H.</b> The Amazing Growth of "Free" Checking . . . . .	Oct.	'73	24	<b>McConnell, J. Knox</b> Bank-S&Ls Use "Teamwork Financing" . . . . .	July	'73	54
"I Predict for '73": Roundtable . . . . .	Jan.	'73	17	<b>Jones, Oscar W.</b> Four Common Sense Rules . . . . .	June	'73	35	<b>McConnell, Richard M.M.</b> ABA Asks that OSHA Law, Rules, Be Modified . . . . .	Nov.	'72	81
<b>Gardner, Charles</b> BHCs Get Word on Owning Consulting Companies: "No!" . . . . .	July	'72	14	<b>Keefe, Harry</b> Bank Economists Take a Look at 1974: Listen in on the Experts . . . . .	Dec.	'73	23	ACTION Plans To Hang Out a New "Help Wanted" Sign . . . . .	July	'73	8
Fed Sets a Date—September 21—as a New "D-Day" for Banks . . . . .	July	'72	54	<b>Kirk, John</b> Barclays' Plan To Buy Long Island Trust Sparks New "Invasion" Rumors . . . . .	May	'73	36	Adams Proposes New Way To Handle Run-For-Office \$ . . . . .	Aug.	'73	8
Focus on Washington . . . . .	July	'72	14	<b>Kirk, Richard A.</b> "Your Man at the Bank" . . . . .	Aug.	'72	36	Ailing Student Loan Programs Have All the Doctors Confused . . . . .	Oct.	'73	110
U.S. Seeks Larger Role for Banks in Boosting Exports. . . . .	July	'72	14	<b>Kizzia, Joe W.</b> Bankers Debate Free Checking . . . . .	July	'72	27	Bankers Get New Warnings on "Consumerism" . . . . .	Aug.	'73	8
<b>Goldstein, Simeon H.F.</b> The Case Against Capital Gains as part of the Income of Trust Funds . . . . .	Sept.	'73	86	Free Checking Holds Firm in Two Big Markets as New Outbreaks Diminish . . . . .	Aug.	'73	25	Comptroller To Review Exam Procedures . . . . .	Dec.	'73	8
<b>Grant, Joseph M.</b> "I Predict for '73": Roundtable . . . . .	Jan.	'73	17	<b>Knight, Robert E.</b> Correspondent Banking: Special Report . . . . .	Nov., Dec., '72; Feb., Mar. Nov., '73			Congress Gets Hunt Commission Legislation . . . . .	Nov.	'73	8
<b>Gray, A. Samuel</b> What Happened When a Delaware Bank Put Photos on its Credit Cards? . . . . .	Sept.	'72	92	Effects of First Two Months of Regs. D&J . . . . .	Feb.	'73	23	Congress May Shelve Bank Tax Act for Another Year . . . . .	Sept.	'72	10
<b>Gruber, Alfred</b> 5 Marketing Misconceptions of Banks—and their Consequences . . . . .	Aug.	'72	44	Impact of D&J Changes on Correspondent Banking . . . . .	Nov.	'73	26	Congress Warned on Dangers Posed by NOW Accounts . . . . .	Apr.	'73	6
<b>Haas, Dr. Robert W.</b> Marketing the Bank Card to Users and Non-users . . . . .	Sept.	'72	23	<b>Knight, Roger D., Jr.</b> "You Can't Go Wrong Investing in your Community's Future" . . . . .	Oct.	'73	90	Court Finds Banks Secrecy Act Has a Major Flaw . . . . .	Oct.	'72	6
<b>Hagaman, T. Carter</b> Do Banks Suffer "Merger Madness"? . . . . .	Sept.	'73	109	<b>Koch, James H.</b> Put Direct Mail on Your Sales Team . . . . .	May	'73	106	Debate Goes On Over Trust Relationships . . . . .	Nov.	'73	8
<b>Hambleton, Chalkley J.</b> Getting the Trust Story Across . . . . .	June	'73	53	<b>Korsvik, William J.</b> Bank Economists Take a Look at 1974: Listen in on the Experts . . . . .	Dec.	'73	23	Debate over Fed Regs D & J Stays Lively . . . . .	Jan.	'73	6
<b>Hardwick, Leo R.</b> How To Size Up Requests for Charity . . . . .	June	'73	38	<b>Kotler, Philip</b> How to Anticipate Consumerism's Coming Threat to Banking . . . . .	Jan.	'73	20	Democrats Plan to Revive the Tax Reform Issue . . . . .	Jan.	'73	6
<b>Hardy, C. Colburn</b> Banks Rate Well As Fund Managers . . . . .	June	'73	58	<b>Langer, David</b> Checklist: Where to Use an Actuary to Build Trust Business . . . . .	Feb.	'73	28	Do Premiums Pay? How? Where? A New Look at the Pros and Cons . . . . .	Sept.	'73	74
Enhancing Community Life . . . . .	Dec.	'72	17	<b>Lindholm, C. Paul</b> Correspondent Banking: Special Report . . . . .	Nov., Dec., '72; Feb., Mar. '73			Fed, FDIC Oppose Giving FTC a Role in Bank Regulation . . . . .	Aug.	'72	6
International Banking: Small-and Medium-sized Inland Banks . . . . .	July	'72	19	<b>Lindow, Wesley</b> Important Changes Ahead for the Discount Window . . . . .	Jan.	'73	29	Fed Postpones Plans to Change Regs D and J . . . . .	Oct.	'72	6
SBIC: Aggressive Banking Tool . . . . .	Sept.	'73	188	<b>Lubertazzi, Paul P.</b> Industrial Commission: Great Place for a Banker . . . . .	Aug.	'72	49	Fed Steps Up Drive To Impose Uniform Reserves . . . . .	July	'73	8
Where Bank Hours Are Getting Longer . . . . .	Mar.	'73	32	<b>Lukas, Eric O.</b> Judging Loans to Small Businessmen . . . . .	Aug.	'73	66	Fed's Mitchell Says Expanding RCPs Are Doing Well-and Getting Better . . . . .	May	'73	30
				<b>Lyon, Roger A.</b> Correspondent Banking: Special Report. . . . .	Nov., Dec., '72; Feb., Mar., Nov., '73			Focus on Washington . . . . .	Monthly, Aug. '72—Dec. '73		
								How BHC-Act Amendments Changed the Map of Banking in Two Years . . . . .	Dec., '72		20
								Hunt Commission Ball Bounces to Congress . . . . .	Oct.	'73	8
								Judge Rules Comptroller Must Explain Rulings . . . . .	Nov.	'72	6

	Mo.	Yr.	Pg.		Mo.	Yr.	Pg.		Mo.	Yr.	Pg.
Justice Brings New "Potential Competition" Case . . . . .	Aug.	'72	6	<b>Mills, David P.</b> How Floating Currency- Exchange Rates Are Affecting Banking: Roundtable . . . . .	June	'73	32	What's Ahead for RVs? . . . . .	Nov.	'73	54
Justice Dept. Prods Regulators on Bank Security . . . . .	Dec.	'72	6	<b>Murphy, John Chris</b> Q: How Could a New Bank Quintuple its Deposits in 18 Months—at a Profit? . . . . .	Oct.	'72	56	<b>Oster, Merrill J.</b> Just Beginning in Farming: "The Era of the Money Manager" . . . . .	July	'72	38
Justice Stand on Shared Terminals Threatens EFTS . . . . .	June	'73	8	<b>Nagan, Peter S.</b> Analysts See Interest Rates Rising Until Mid-year, Then Drifting Down . . . . .	May	'73	16	How Bankers Fight Rural Decline . . . . .	Sept.	'72	52
Massachusetts' Now Controversy Arrives in Town . . . . .	Mar.	'73	10	Business Booms, Controls Diminish, Forecasters Switch to Up-Up-Up . . . . .	Feb.	'73	10	<b>Parker, Donn B.</b> What To Do To Keep Light Fingers Off a Banker's Computer . . . . .	June	'73	34
More Changes Seen in Proposals Based on Hunt Report . . . . .	June	'73	8	"Continuing Inflation Is a Fact of Life for Investment Officers" . . . . .	Sept.	'73	12	<b>Patton, Robert W.</b> Case History: How An Arizona Bank Tackled a "People Problem"— and Won . . . . .	Sept.	'73	112
New Competitive Stance Seen for Credit Unions . . . . .	Nov.	'72	81	Current Tax-exempt Market Gives Investment Officers a New Puzzle . . . . .	Oct.	'72	12	<b>Peacock, Leslie C.</b> "I Predict for '73": Roundtable . . . . .	Jan.	'73	17
The New Congress Readies A Few Flank Attacks . . . . .	Feb.	'73	6	Focus on Investments How to Plot a New Strategy for a Changing Stock Market— and Why You Should. . . . .	Nov.	'73	14	<b>Plummer, Dr. Joseph T.</b> Marketing the Bank Card to Users and Non- users . . . . .	Sept.	'72	23
New IRS Plan Makes Loan- loss Reserves a Target. . . . .	Nov.	'72	6	Interest Rates, Near 1969 Peaks, Seen Drifting Lower by Year- End . . . . .	Aug.	'73	12	<b>Reed, John S.</b> The Case for Own-Your- Own (Terminal) . . . . .	Oct.	'72	20
New Rules Proposed to Help S&Ls Get Added Capital . . . . .	Nov.	'72	6	Interest Rates Seen Holding Steady as Fears of '73 Credit Crunch Fade . . . . .	Dec.	'72	10	<b>Riddle, D. Raymond</b> Correspondent Banking: Special Report, The Adequacy of Capital . . . . .	Nov.	'73	24
New "Secrecy Act" Still Fails to Satisfy Bankers . . . . .	Dec.	'72	6	Many Analysts See the Stock Market Ready to Turn . . . . .	July	'73	16	<b>Rogers, Raymond E.</b> Planning a New Building by Computer . . . . .	May	'73	52
Opposition to Bank Secrecy Act Gets More Fuel . . . . .	Sept.	'72	10	The Move to Tax Tax- exempts Faces a Showdown in Congress Next Year . . . . .	Sept.	'72	6	<b>Rogers, Robert H.</b> Banker Appraises the Pay-off of an On- line Information System . . . . .	Sept.	'72	122
Postal Service Moving Deposits Out of 4,600 Banks . . . . .	Dec.	'72	6	Recession Fears Decline But the Energy Crisis Keeps Money Markets Edgy . . . . .	Dec.	'73	12	<b>Roob, Edward M.</b> Bank Investments: Roundtable . . . . .	Mar.	'73	25
Ruling in Greeley Bank Case Creates New Questions . . . . .	Apr.	'73	6	Time to Move? . . . . .	Oct.	'73	10	"Manage your Investment Account as Aggressively as your Loan Accounts" . . . . .	Apr.	'73	32
SEC Requires Disclosure of Compensating Balances . . . . .	Dec.	'73	8	Time to Switch Investment Funds Out of Stock? . . . . .	July	'72	16	<b>Schindler, Guenter</b> Barclays' Plan To Buy Long Island Trust Sparks New "Invasion" Rumors . . . . .	May	'73	36
Take a New Look At Women Borrowers . . . . .	Aug.	'73	26	Upward Pressure on Interest Rates May Be Easing Soon . . . . .	June	'73	10	<b>Shultz, George P.</b> Presidential Candidates' Economic Views Set Forth for Bankers . . . . .	Oct.	'72	68
Truth-in-Savings Idea Is Up Again in 93rd Congress . . . . .	May	'73	10	Wall Street Expects a Short-term Rally but then the Arguments Start . . . . .	Apr.	'73	10	<b>Simon, William E.</b> Treasury Officials Assess the Reaction to Structure "Package": interview . . . . .	Oct.	'73	100
Variable-rate Mortgage Plan Proposed for S&Ls . . . . .	Nov.	'72	81	What's Ahead? Money-market Experts Don't See Eye-to- Eye . . . . .	Jan.	'73	8	<b>Smith, Alfred G.</b> Bank Economists Take a Look at 1974: Listen in on the Experts . . . . .	Dec.	'73	23
What NOW Account Battle Is all About . . . . .	June	'72	29	Why Long-term Bond Yields Should Decline Soon. But Probably Won't . . . . .	Aug.	'72	8	<b>Smith, Charles C.</b> Misconceptions Impede a Start Toward Electronic Funds Transfer . . . . .	Oct.	'73	95
White House Says it May Push Hunt Report Alone . . . . .	Nov.	'72	81	Why the Stock Market Hasn't Kept Pace With 1972's Business Upturn . . . . .	Dec.	'72	14	<b>Smith, James L.</b> Adding "Accessories" to Checking Accounts . . . . .	Apr.	'73	30
Wille Asks End To Anti-Woman Credit Bias . . . . .	Dec.	'73	8	<b>Nason, P.H.</b> Teaming up with 4-H . . . . .	Nov.	'72	98	What's New in Consumer Credit? . . . . .	Mar.	'73	44
<b>McGovern, George</b> Presidential Candidates' Economic Views Set Forth for Bankers . . . . .	Oct.	'72	69	<b>Nichols, Raymond C.</b> Car Leasing Is Full of Surprises . . . . .	Apr.	'73	74	Where Auto Financing Is Headed . . . . .	July	'73	25
<b>McKinney, George W., Jr.</b> Bank Investments: Round- table . . . . .	Mar.	'73	25	<b>Oberman, Samuel E.</b> The "Hidden Costs" of Unionism . . . . .	Sept.	'73	92	<b>Sprinkel, Beryl</b> How Floating Currency- Exchange Rates Are Affecting Banking: Roundtable . . . . .	June	'73	32
<b>Mann, Maurice</b> "I Predict for '73": Roundtable . . . . .	Jan.	'73	17	<b>O'Brien, Ray W.</b> Where Auto Financing Is Headed . . . . .	July	'73	25	<b>Steele, Betty L.</b> Using Coupons To Sell Bank Services . . . . .	Sept.	'73	82
<b>Marquard, Robert J.</b> Word Processing Boosts Output for Bank Lawyers . . . . .	Sept.	'73	40	<b>O'Flaherty, Kathleen</b> The Structure Package— Its Specifics and Prospects . . . . .	Nov.	'73	28	<b>Steichen, C. Everett</b> The Ten Commandments of Branching . . . . .	May	'73	54
<b>Mathis, Marilyn G.</b> The Amazing Growth of "Free" Checking . . . . .	Oct.	'73	24	<b>O'Neal, Milton</b> All-TV Banking Catches On . . . . .	Sept.	'72	38				
How Third-Party- Payment Devices Are Spreading Across the U.S. . . . .	June	'73	76	Charge-card Networks Are Working: Progress Report . . . . .	Sept.	'73	116				
Where (and how) Thrift Institutions are Moving into Third- party Payments . . . . .	Oct.	'72	28								
<b>Mayne, Lucille S.</b> How Federal Bank Supervisors Affect Bank Capital . . . . .	Dec.	'73	30								
<b>Michels, R. Samuel, Jr.</b> Finding and Selling Trust Prospects . . . . .	Feb.	'73	26								



Mo.	Yr.	Pg.	Mo.	Yr.	Pg.	Mo.	Yr.	Pg.
<b>Strachan, Stan</b>						<b>White, William</b>		
FDIC Rebuffed in			Report, The Adequacy			A Community Banker's		
Merger Case . . . . .	Sept. '72	34	Of Capital . . . . .	Nov. '73	24	View (of Correspondent		
Not in It? You			<b>vonReichbauer, William H.</b>			Banking) . . . . .	Nov. '72	24
May Be Soon! . . . . .	July '72	46	White Collar Union-			<b>Widasky, Stanley W.</b>		
<b>Sullivan, David</b>			ization, . . . In			How Well Is		
A City Correspondent			Banking . . . . .	Jan. '73	28A	Personnel Used? . . . . .	Apr. '73	78
Banker's View (of						<b>Winfrey, Victor H.</b>		
Correspondent Banking) . . .	Nov. '72	25	<b>Walton, Robert L.</b>			Correspondent Banking:		
<b>Sullivan, John R.</b>			Confrontation on Branch			Special Report. . . . .	Nov., Dec.,	
The Two New Men at			Banking in . . . . .			'72; Feb.,		
the Fed . . . . .	Sept. '72	28	Illinois: Interview . . . . .	Mar. '73	30	Mar. '73		
<b>Swearingen, Eugene L.</b>			New Twist in					
Putting a Price on a			Loan Participation . . . . .	Nov. '72	44	<b>Wrocklage, Frances E.</b>		
Country Bank . . . . .	Nov. '72	26	<b>Webb, James A., Jr.</b>			The Arithmetic of		
<b>Tyler, Wat H., Jr.</b>			Here's How to Score			Longer Term Auto Loans. . .	July '73	76
Organizing for Marketing . . .	Aug. '73	58	Higher Next Time . . . . .	Oct. '72	24	How BHC-Act Amendments		
<b>Vojta, George J.</b>			<b>Wheeler, Robert F.</b>			Changed the Map of		
Correspondent Banking: Special			Correspondent Banking:			Banking in Two Years . . .	Dec. '72	20
			Special Report. . . . .	Nov., Dec.,				
				'72; Feb.,				
				Mar. '73				

### III GUIDE TO ACTIVITIES AND SERVICES OF THE AMERICAN BANKERS ASSOCIATION

#### ABA-GENERAL

ABA Appointments . . . . .	Oct. '72	53
ABA International Monetary		
Conference; photos . . . . .	July '73	38
ABA National Instalment		
Credit Conference, Dallas;		
Where Auto Financing Is		
Headed . . . . .	July '73	25
ABA Plans New Trade		
Mission . . . . .	Mar. '73	83
ABA Reports Membership		
Gain of 61 Banks . . . . .	Aug. '72	68
Adams Outlines Expanded		
Public-Policy Role for ABA .	Nov. '72	71
Annual Report of the		
American Bankers		
Association. . . 1971-1972;		
an interview with Allen P.		
Stults, President, ABA. . .	Oct. '72	42
A Banker's Guide to		
Enjoying Dallas . . . . .	Sept. '72	63
A Banker's Guide to		
Washington . . . . .	Apr. '73	43
BANKING Presents Menu		
of Chicago . . . . .	Sept. '73	157
Convention Program: a Look		
Ahead—99th Annual Convention,		
Chicago . . . . .	Sept. '73	140
Convention Site Is Quite a		
Place—99th Annual		
Convention, Chicago . . . . .	Sept. '73	14
Conventions Tell a Lot About		
ABA Evolution: Publisher's		
Column . . . . .	Sept. '73	22
Dallas Getting Set to		
Welcome ABA . . . . .	July '72	42
Exhibitors: 98th Annual		
Convention, Dallas . . . . .	Sept. '72	76
Exhibitors: 99th Annual		
Convention, Chicago . . . . .	Sept. '73	130
Foundation's Dues to Taper		
Off as its Program Merges		
with ABA . . . . .	Oct. '72	25
How JA and ABA Work		
Together . . . . .	Sept. '73	170
International Banking		
Summer School . . . . .	July '72	53
New ABA Task Force Will		
Study Clearing of		
"Paperless Entries" . . . . .	May '73	108

1973 ABA Annual		
Report . . . . .	Oct. '73	n.p.
98th ABA Annual Convention		
Calendar . . . . .	Sept. '72	74
President's Message, 1973 . . .	Oct. '73	n.p.
Registration Rises for ABA		
Convention . . . . .	Aug. '72	'16
'72 Convention Theme		
is "SPEAK UP" . . . . .	Sept. '72	67
'72 Trade Mission Visits		
3 Countries . . . . .	July '72	51
<b>AIB-ABA</b>		
AIB Has New Help for Bank		
Directors . . . . .	June '73	22
New Seminar for Loan		
Officers . . . . .	Nov. '73	72
<b>BANK CARD DIVISION-A.B.A.</b>		
New "Jobs" Ahead for Bank		
Cards—C.A. Elfrank . . . . .	Sept. '73	115
<b>CENTENNIAL COMMISSION-A.B.A.</b>		
ABA Begins Planning for		
its Centennial . . . . .	Mar. '73	78
<b>COMMUNICATIONS COUNCIL-A.B.A.</b>		
How To Get the Most Out of		
New ABA Advertising . . . . .	Sept. '73	36
<b>CORRESPONDENT BANKING</b>		
<b>DIVISION-A.B.A.</b>		
Leaders of ABA Correspondent		
Banking Division . . . . .	Nov. '72	61
Planning First Nationwide		
Seminar for Correspondent		
Banking Professionals . . . . .	Oct. '72	64
<b>FILMS-A.B.A.</b>		
ABA Has a New Film on		
Money Management . . . . .	Aug. '73	55
<b>INSTALMENT LENDING DIVISION-A.B.A.</b>		
Latest Instalment Lending		
Statistics Released . . . . .	Dec. '73	51
<b>INTERNATIONAL BANKING</b>		
<b>DIVISION-A.B.A.</b>		
Committee Defines Program . .	July '72	26

First Export Financing		
Workshop, Columbus, Ohio .	July '72	19
<b>MARKETING DIVISION-ABA</b>		
ABA's Marketing Division		
Sets Date . . . . .	Aug. '72	68
Misconceptions Impede		
a Start Toward Electronic		
Funds Transfer—C.C. Smith		
Oct. '73 . . . . .	Oct. '73	95
Roundtable Discusses Bank		
Marketing Issues . . . . .	Aug. '72	19
<b>NOMINATIONS-ABA</b>		
Idaho Bankers Endorse Bickmore		
for ABA Treasurer Post in		
1973 . . . . .	Oct. '72	60
Kansas Endorses J. Rex Duwe		
for Post as ABA		
President-Elect . . . . .	July '73	44
<b>OFFICERS-ABA</b>		
Adams Names State VPs . . .	Dec. '72	68
An Interview with Allen		
P. Stults, President, ABA . .	Oct. '72	28
Directory: ABA Directors and		
Council, 1972-1973 . . . . .	Nov. '72	84
Meet the New President of		
ABA, Eugene H. Adams—		
J. Asher . . . . .	Nov. '72	28
1973-74 ABA Officers and		
Appointees . . . . .	Nov. '73	36
Rex Morthland Is an		
All-over-the-Bank		
Banker . . . . .	Nov. '73	46
Setting the Record Straight		
On ABA Officers, Appointees		
Dec. '73 . . . . .	Dec. '73	14
<b>PUBLICATIONS-ABA</b>		
ABA Has Two New Personnel		
Booklets . . . . .	Oct. '72	84
New Guides to Aid		
Bank Personnel Officers . . .	Mar. '73	78
Progress Report on ABA's		
New Bank Protection		
Manual . . . . .	July '73	51
<b>STONIER GRADUATE SCHOOL OF</b>		
<b>BANKING—ABA</b>		
Stonier Trust Theses on		
Microfilm . . . . .	Aug. '73	70



